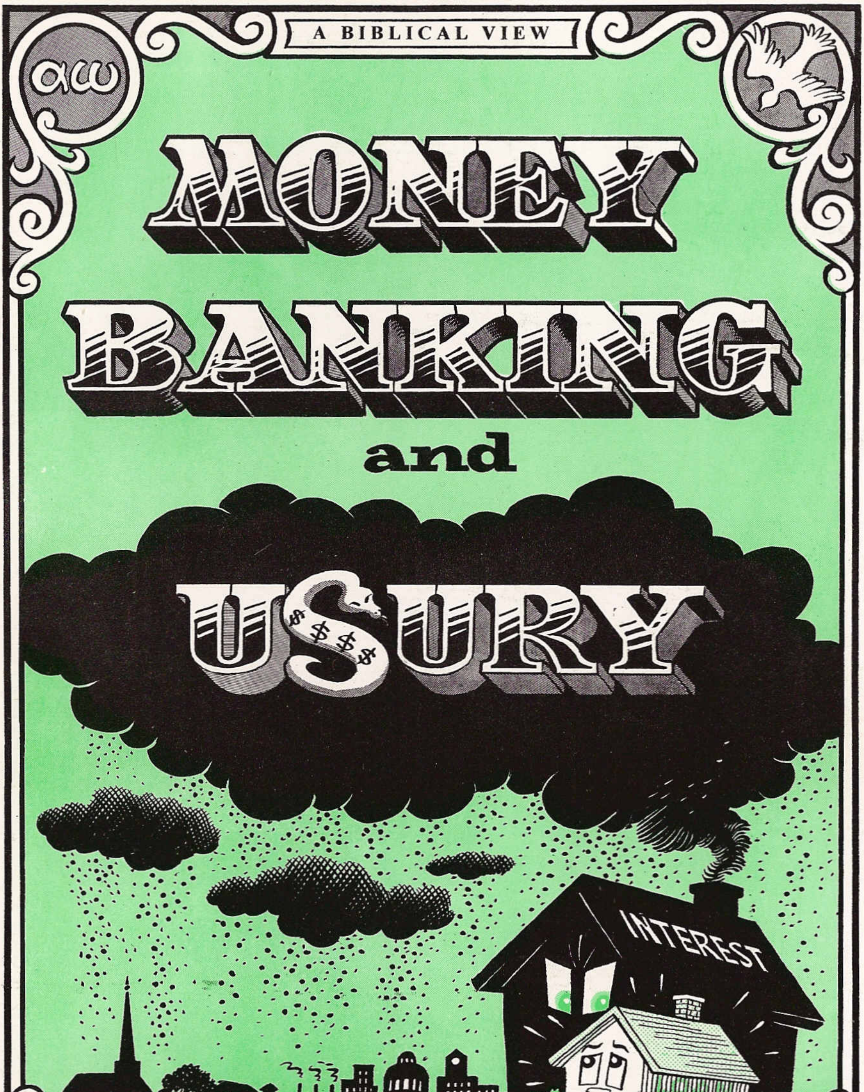


ISBN 0-936175-09-5

MONEY BANKING and USURY

by Vic Lockman

PROLOGUE

1. **DEBT:** since the creation of the privately owned Federal Reserve Banking System, whereby mounting government spending deficits are financed by the Fed, the national debt of the United States has grown from a mere pittance to astronomical proportions; literally in the trillions of dollars. As with all inverted debt pyramids, they eventually collapse under their own weight.

2. **RECESSION/DEPRESSION** sets in with a vengeance. Real estate plunges, unemployment rises, corporations stagger, and banks, S & L's, and credit unions are in big trouble.

3. **INFLATION** is likely to break forth as the government tries to "pump-up" the economy with fiat money.

4. **WAR,** the politician's favorite panacea for depression, is always lurking over the horizon for such a time as needed. But, of course, war really uses up money to DESTROY property and lives. It cures nothing!

ISBN 0-936175-09-5

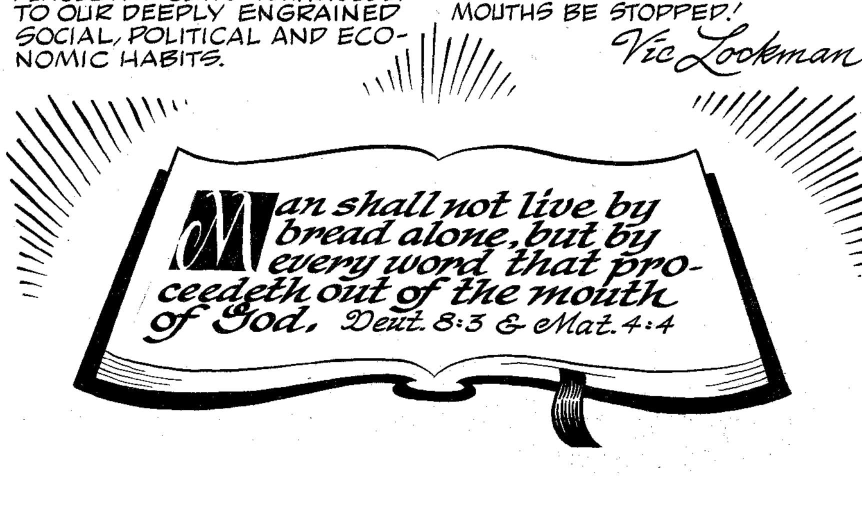
Introduction

IN A SENSE WE ARE ALL CREATURES OF OUR ENVIRONMENT. WE ADJUST TO CONDITIONS AROUND US, AND, TO A LARGE DEGREE, WE ACCEPT AND ADAPT TO THEM. JUST AS MR. FROG, PLACED IN A PAN OF WATER, DOESN'T NOTICE THE GRADUALLY INCREASED HEAT...UNTIL IT IS TOO LATE... SO DO WE SOCIAL CREATURES ACCLIMATE TO A CHANGING SOCIAL ORDER. LITTLE BY LITTLE, WE BEND AND BLEND INTO THE MARCHING MASS OF HUMANITY, ACCEPTING THE STATUS QUO! THEN, WHEN A CHALLENGE IS RAISED TO SOME FUNCTION OF THIS GREAT SOCIAL MACHINE, MOST OF US REACT IN SUPPORT OF THE MACHINERY. *"WHY, THIS IS THE WAY IT'S ALWAYS DONE!"* YES, WE REJECT CHANGE LIKE THE PLAGUE AND CLING TENACIOUSLY TO OUR DEEPLY ENGRAINED SOCIAL, POLITICAL AND ECONOMIC HABITS.



THIS RESISTANCE TO CONSTRUCTIVE CHANGE IS MOST OFTEN EVIDENCED WHEN CHRISTIANS SUGGEST DOING THINGS GOD'S WAY. OBJECTIONS RANGE FROM *"HOW CAN WE LIVE WITHOUT IT?"* TO *"YOU CAN'T IMPOSE CHRISTIAN MORALITY ON UNBELIEVERS!"* THE BASIC QUESTION IS, BY WHAT STANDARD DO WE DO *ANYTHING?* WHAT HAS PRIMACY IN THE GOVERNANCE OF OUR LIVES, THE WORD OF GOD OR OUR HABITS, CONVENIENCE, TRADITION, OR THE OVERALL WARP & WOOF OF OUR SOCIAL FABRIC? AND SO, WITH THE ABOVE OBSERVATIONS IN MIND, PLEASE SET ASIDE ANY PRECONCEIVED IDEAS ABOUT THE BIBLICAL TEACHING ON "USURY" OR "INTEREST," EVEN IF YOU'VE HEARD THEM FROM THE PULPIT OR THE UNINSPIRED MARGINAL NOTES OF YOUR BIBLE! MAY GOD'S WORD STAND AND MEN'S MOUTHS BE STOPPED!

Vic Lockman



MONEY

WHAT IS MONEY? EVERYBODY SEEMS TO KNOW ...BUT THEIR DEFINITIONS DIFFER RADICALLY...



BUT LET'S TAKE A LOOK AT HOW MEN ENGAGE IN TRADE...

the BARTER SYSTEM

THROUGHOUT HISTORY MEN HAVE TRADED BY BARTER, AN AWKWARD SYSTEM, SINCE EACH PARTY TO THE TRANSACTION MUST WANT THE EXCHANGE ITEM (OR LABOR) OF THE OTHER...



BUT MEN HAVE ALSO USED **MONEY** SINCE EARLY TIMES...

TRADING WITH MONEY, RATHER THAN DIRECT ITEM-FOR-ITEM BARTER, EXPANDS THE LIMITS OF TRADE AND ENABLES A SOCIETY TO PROGRESS! MANY THINGS HAVE BEEN USED FOR MONEY (GRAIN, SALT, ETC.), BUT GOLD AND SILVER HAVE EXCELLED IN THAT ROLE FROM THE BEGINNING.[1] WHATEVER SERVES AS MONEY MUST HAVE REAL *INTEGRITY OF SUBSTANCE,* OR THERE IS NO REAL EXCHANGE OF PROPERTY![2]



1. (GEN. 2:11,12; 13:2; 23:1–20)
2. S.C. MOONEY, "MONEY, SYMBOL & SUBSTANCE" (WARSAW, OHIO: THEOPOLIS, 1990), p. 39, 83
3. GEN. 13:2

COINAGE

COPPER AND IRON BARS WERE FORERUNNERS OF COINS IN ANCIENT GREECE. A HANDFUL (OR "DRACHMA") WAS SIX IRON BARS. AND FROM ABOUT 700 B.C., WHEN THE FIRST COINS WERE HAMMERED OUT, UNTIL TODAY, GREEK COINS ARE STILL CALLED "DRACHMAS"!

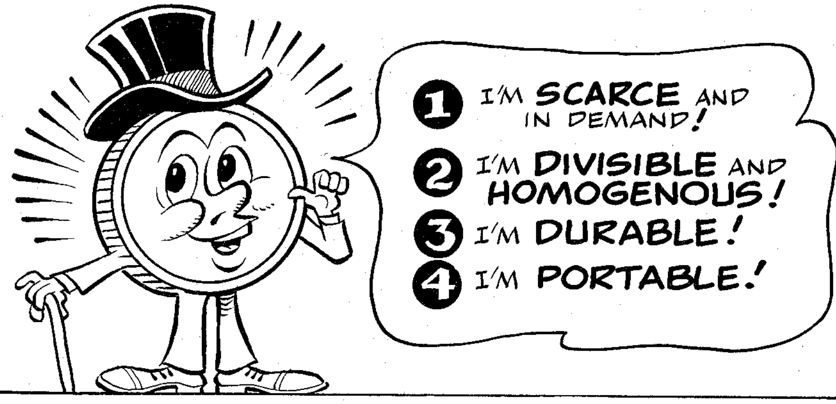
EARLY COINS WERE STAMPED ON HOT SLUGS OF METAL, AND HAD IRREGULAR EDGES. THE WEIGHT WAS OFTEN INSCRIBED ON THE COIN, PERHAPS ITS MAKER'S NAME, AND USUALLY SOME KIND OF IMAGE OR SYMBOL!



COINS OF PRECIOUS METALS WERE A GREAT BENEFIT TO TRADE AND ECONOMIC PROGRESS. THEY WERE WIDELY TRUSTED AND EXCHANGED IN THE MARKET PLACE!

WHY SILVER *and* GOLD SERVE SO WELL AS MONEY

GOD HIMSELF LOOKED UPON THE GOLD HE CREATED IN THE EARTH AS *"GOOD" (GEN. 2:11,12)*. MAN ALSO TREASURES GOLD (AND SILVER: *GEN. 13:2*) BECAUSE HE IS CREATED IN GOD'S IMAGE *(GEN. 1:26,27)*. AND, IN ADDITION TO MAN'S INNATE DESIRE FOR THESE PRECIOUS METALS, THEY HAVE SOME VERY PRACTICAL ATTRIBUTES (BUILT-IN BY GOD) WHICH WELL EQUIP THEM FOR THEIR MONETARY ROLE.



AND SO, MONEY IS A COMMODITY, WHICH BIBLICALLY & HISTORICALLY IS GOLD AND SILVER, THAT SERVES AS A MEDIUM OF EXCHANGE, AND AS SUCH, GREATLY FACILITATES TRADE AND TRUE PROSPERITY & PROGRESS.

DEBASED MONEY IN ISRAEL 760 B.C.

ISAIAH 1:21-23

"HOW IS THE FAITHFUL CITY BECOME AN HARLOT. IT WAS FULL OF JUDGEMENT; RIGHTEOUSNESS LODGED IN IT; BUT NOW MURDERERS. **THY SILVER IS BECOME DROSS, THY WINE MIXED WITH WATER.** THY PRINCES ARE REBELLIOUS, AND COMPANIONS OF THIEVES: EVERY ONE LOVETH GIFTS, & FOLLOWETH AFTER REWARDS: THEY JUDGE NOT THE FATHERLESS, NEITHER DOTH THE CAUSE OF THE WIDOW COME UNTO THEM."



GOD'S PROPHET DENOUNCES ISRAEL FOR ITS COLLECTIVE DEGENERACY! CRIMINALS DOMINATE THE CAPITOL CITY! THERE IS NO JUSTICE FOR THE POOR WHO CANNOT AFFORD BRIBES! AND THEIR MONEY AND MERCHANDISE ARE DEBASED! CHEAP METALS WERE MIXED WITH **SILVER** AND THEIR WINE WAS DILUTED! GOD CONDEMNS **FALSE WEIGHTS & MEASURES** LEV. 19:35-37 DEUT. 25:13-15 PROV. 16:11; 20:10, 23 EZEK. 45:10-12

DISHONEST MONEY IN ALL AGES

ANCIENT ROMAN EMPERORS CHEATED THE PEOPLE WITH **"SANDWICH MONEY"!..** CHEAP METAL COATED WITH PRECIOUS METAL!

WE HAVE HAD THIS IN THE U.S.A. SINCE 1964...



MANY MONETARY CRIMES WERE COMMITTED, BUT THE GRAND-DADDY OF THEM ALL WAS YET TO APPEAR...
WHEN MARCO POLO RETURNED FROM HIS TRAVELS IN CHINA, HE REPORTED THAT THE GREAT KHAN CIRCULATED **PAPER CURRENCY** IN EVERY PART OF HIS DOMINION.

"NOR DOES ANY PERSON, AT THE PERIL OF HIS LIFE, REFUSE TO ACCEPT IT IN PAYMENT." *



* "THE TRAVELS OF MARCO POLO" BK. II, CHAP. 24



" WHY WILL YOU MAKE A LAW TO OBLIGE MEN TO TAKE MONEY...? ARE THERE ANY WHO REFUSE IT WHEN IT IS GOOD? IF IT IS NECESSARY TO FORCE THEM, DOES NOT THIS DEMONSTRATE THAT IT IS NO GOOD?" REV. JOHN WITHERSPOON "ESSAY ON MONEY"



SEE LUDWIG VON MISES "HUMAN ACTION, A TREATISE ON ECONOMICS" 1966 REVISED EDITION PP. 411-413
ALSO HENRY HAZLITT "WHAT YOU SHOULD KNOW ABOUT INFLATION" P. 135


BUT WHEN PEOPLE STARTED WORRYING ABOUT THEIR FINANCES...
THIS PAPER BUYS LESS EVERY DAY!
GOLDSM
...AND WHEN THEY TRIED TO TURN IN THE RECEIPTS for THEIR GOLD...
HE HASN'T ENOUGH GOLD TO GO AROUND!
NOW HIS VAULT IS BARE!
WHAT? THEN WE'RE ALL STUCK WITH WORTHLESS PAPER!
FRED GOLDSMITH'S LAST WORDS ECHO THROUGH THE AGES...
THINGS WERE OKAY TILL YOU SLOBS LOST FAITH IN ME AND MY RECEIPTS!
NEVERTHELESS, THE ISSUANCE OF "PAY ON DEMAND" VAULT RECEIPTS SPREAD THROUGHOUT EUROPE, AND THE BANKING INDUSTRY FLOURISHED...
I JUST BOUGHT A PIZZA PARLOR IN MILAN WITH VAULT RECEIPTS!
BARCELONA CITY BANK 1401
HAMBURG BANK 1619
BANK of ENGLAND* 1694
THE WORD "BANK" MEANS "BENCH" IN ITALY, WHERE LATE IN THE MIDDLE AGES, THE BANKERS SAT ON BENCHES IN THE OPEN MARKET TO DO BUSINESS.
LEEMING "FROM BARTER TO BANKING" P. 111
* THE FIRST NAT'L BANK
THE FOUNDERS OF OUR REPUBLIC, WELL AWARE OF HISTORY'S MANY MONETARY CRIMES, ESPECIALLY THEIR OWN DISASTROUS "PAPER MONEY" BINGE TO FUND THEIR WAR OF INDEPENDENCE, WROTE SAFEGUARDS INTO THE U.S. CONSTITUTION...
United States Constitution
ARTICLE I, SECTION 8
CONGRESS SHALL HAVE THE POWER..TO COIN MONEY, REGULATE THE VALUE THEREOF, AND OF FOREIGN COIN, AND FIX THE STANDARD OF WEIGHTS AND MEASURES: TO PROVIDE FOR THE PUNISHMENT OF COUNTERFEITING THE SECURITIES, AND CURRENT COIN OF THE UNITED STATES.
SECTION 10
NO STATE SHALL MAKE ANYTHING BUT GOLD AND SILVER COIN A TENDER IN PAYMENT OF DEBTS.
$
AND SO, AMERICA GREW FROM A HARD MONEY HANDFUL OF COLONIES TO BECOME THE GREATEST WONDER OF THE WORLD!

WHAT OUR FOUNDING FATHERS THOUGHT OF "PAPER MONEY"



AUTHORS OF TENDER LAWS OUGHT TO BE PUNISHED by DEATH!
— *Thomas Paine*

"THE FEDERAL GOVERNMENT—I DENY THEIR POWER TO MAKE PAPER MONEY A LEGAL TENDER!"
—*Thos. Jefferson*

"PAPER MONEY IS THEFT!"
—*Geo. Washington*

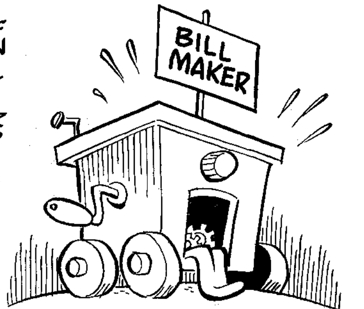
"...THERE IS NO LEGAL TENDER...IN THIS COUNTRY ...BUT *GOLD AND SILVER*..."
Daniel Webster

"PAPER MONEY IS FOUNDED UPON FRAUD & KNAVERY"
George Mason

(READ BANCROFT'S "PLEA FOR THE CONSTITUTION")

NO FEDERAL PAPER MONEY ("BILLS of CREDIT") ALLOWED

THE FIRST DRAFT OF THE CONSTITUTION SAID, *"THE LEGISLATURE OF THE UNITED STATES SHALL HAVE THE POWER TO BORROW MONEY AND EMIT BILLS ON THE CREDIT OF THE U.S."* ON AUGUST 16, 1787 THE WORDS *"AND EMIT BILLS"* WERE STRUCK OUT BY A VOTE OF 4 TO 1 OF THE CONSTITUTIONAL CONVENTION.



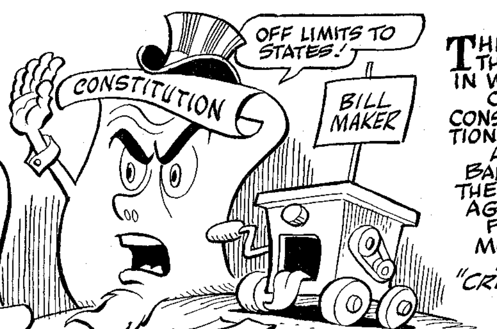
UNEMPLOYED

"STRIKING OUT THE WORDS CUT OFF THE PRETEXT FOR A PAPER CURRENCY, AND PARTICULARLY FOR MAKING BILLS A TENDER EITHER FOR PUBLIC OR PRIVATE DEBTS."
— *Madison*

NO *STATE* PAPER MONEY (BILLS of CREDIT) ALLOWED

ON AUGUST 28, 1787 THE CONSTITUTIONAL CONVENTION RESTRICTED STATES FROM ISSUING PAPER MONEY...

"NO STATE SHALL... COIN MONEY; EMIT BILLS OF CREDIT..."
Art I, Sec. 10



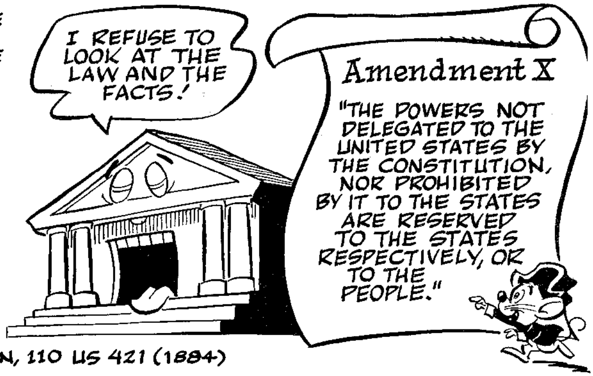
THIS IS THE WAY IN WHICH OUR CONSTITUTION "SHUT AND BARRED THE DOOR AGAINST PAPER MONEY" AND *"CRUSHED IT!"*

NOW NEITHER FEDERAL NOR STATE COULD ISSUE PAPER MONEY!

A SUPREME CRIME BY THE SUPREME COURT

THE U.S. SUPREME COURT, IN THE LEGAL TENDER CASE OF 1884,* RULED THAT CONGRESS COULD *EMIT BILLS OF CREDIT* BECAUSE IT HAD *"POWERS BELONGING TO SOVEREIGNTY IN OTHER CIVILIZED NATIONS"*... AND THAT THIS WAS CONSTITUTIONAL.

BUT NEITHER WAS TRUE! THIS IS THE LANGUAGE OF ***REVOLUTION!***



*JULLIARD V. GREENMAN, 110 US 421 (1884)

WHAT IS "LEGAL TENDER?"

A LEGAL TENDER LAW, UNNECESSARY IN AN HONEST MONETARY SYSTEM, ***FORCES*** CREDITORS TO ACCEPT A CERTAIN THING AS "MONEY"...

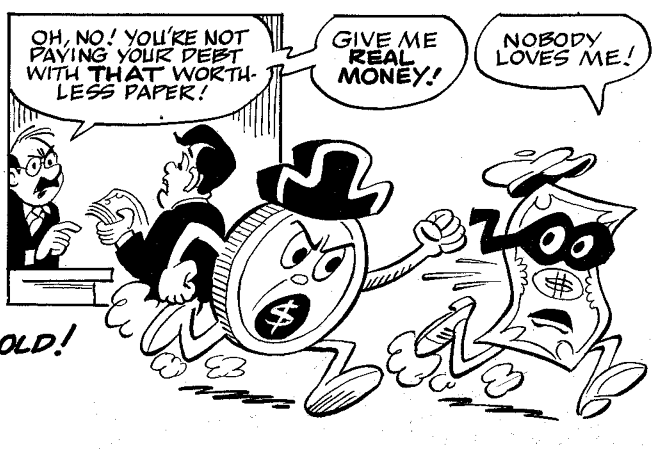


IF THE "MONEY" IS **GOOD** NO LAW IS NECESSARY! CREDITORS WILL GLADLY ACCEPT IT! PEOPLE HANG ONTO THEIR ***REAL MONEY*** (GOLD AND SILVER COINS) WHEN LEGAL TENDER LAWS ARE IN FORCE!

GRESHAM'S LAW

the PAPER CHASE

WITHOUT A "LEGAL TENDER" LAW ENFORCING ITS ACCEPTANCE UNBACKED PAPER MONEY WOULD BE *"CHASED OUT"* OF THE ECONOMY BY MONEY OF *REAL VALUE,* ***SILVER*** AND ***GOLD!***

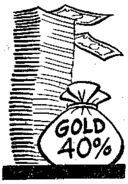


FROM THE BEGINNING, FINANCIAL INTERESTS ATTEMPTED TO SET UP A *NATIONAL (CENTRAL)* BANK IN THE U.S.. PRESIDENTS JACKSON, TYLER, AND OTHERS VALIENTLY DEFEATED THOSE EFFORTS!

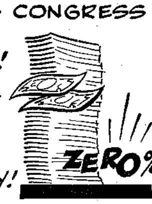
AND SO, ON DEC. 23, 1913, PRESIDENT WOODROW WILSON SIGNED THE FEDERAL RESERVE ACT, ESTABLISHING A **CENTRAL** BANKING SYSTEM FOR THE U.S.



THERE ARE 12 FEDERAL RESERVE BANKS DIRECTED BY A BOARD OF GOVERNORS. THESE 12 BANKS SUPPLY "PAPER MONEY" TO THEIR MANY MEMBER BANKS AND THEY CONTROL CREDIT THROUGH FIXING INTEREST RATES.



IN THE BEGINNING THE LAW REQUIRED THAT 40% OF ALL FEDERAL RESERVE NOTES (PAPER MONEY) BE BACKED BY GOLD. BUT IN 1945 CONGRESS REDUCED THE BACKING TO ONLY 25%! THEN EARLY IN 1968 CONGRESS COMPLETELY ABOLISHED THE GOLD RESERVE. SO NOW THERE IS LITERALLY ***NOTHING OF VALUE*** BEHIND OUR PAPER MONEY!



FEDERAL RESERVE NOTES HAVE GRADUALLY REPLACED MOST OF OUR PREVIOUS PAPER MONIES SUCH AS NAT'L BANK NOTES, U.S. NOTES, AND SILVER CERTIFICATES!



FEDERAL RESERVE NOTES..."BILLS of CREDIT"

SINCE 1913 THE FEDERAL RESERVE BANK, A PRIVATE CORP., HAS BEEN UNCONSTITUTIONALLY LICENSED TO ISSUE "PAPER MONEY."

IRREDEEMABLE FED. RES. NOTES HAVE INFLATED OUR ECONOMY AND CAUSED AN ENORMOUS *NATIONAL DEBT!*

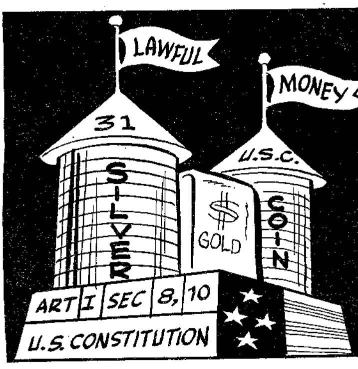


THE U.S. GOV'T BORROWS FEDERAL RESERVE NOTES FROM THE FEDERAL RESERVE BANK, AND YEARLY THE INTEREST MUSHROOMS!

WE THE PEOPLE MUST FORCE CONGRESS TO REPEAL THE FEDERAL RESERVE ACT AND RESUME COINING LAWFUL MONEY...GOLD AND SILVER COIN!

WHAT IS A "DOLLAR"?

ONLY CONGRESS CAN COIN MONEY (ART. I, SEC. 8) AND *"NO STATE SHALL... MAKE ANY THING BUT GOLD & SILVER COIN A TENDER IN PAYMENT OF DEBTS." (ART. I, SEC. 10)*



THE U.S. CONSTITUTION IS THE FOUNDATION OF OUR LEGAL SYSTEM. ONLY LAWS THAT "FIT" SHOULD BE BUILT UPON IT. IF MEN PERSIST IN BUILDING UP A STRUCTURE OF NON FITTING ECONOMIC LAWS THE HOUSE WILL EVENTUALLY COLLAPSE!

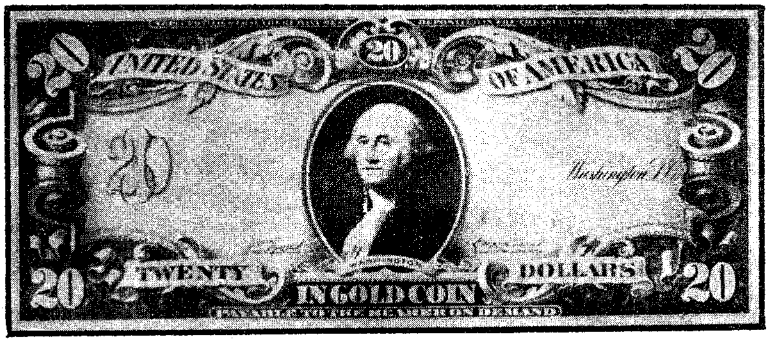
THE U.S. COINAGE ACT DEFINES 1 DOLLAR AS 412½ GRAINS OF STANDARD SILVER OR 1/42 OZ., GOLD. THIS AND OTHER "LAWFUL MONEY" STATUTES IN 31 U.S. CODE ARE "FITTING" LAWS, WHICH IF ENFORCED, MAKE FOR A STRONG ECONOMIC CASTLE!

*HENCE, FEDERAL RESERVE NOTES ARE **NOT** DOLLARS!*

the GOLD CERTIFICATE

YOU COULD GO TO THE BANK AND GET **GOLD COIN** FOR THIS PAPER MONEY

COINAGE ACT OF 1792



BUT in 1933 CONGRESS SUSPENDED REDEMPTION IN GOLD!

the SILVER CERTIFICATE

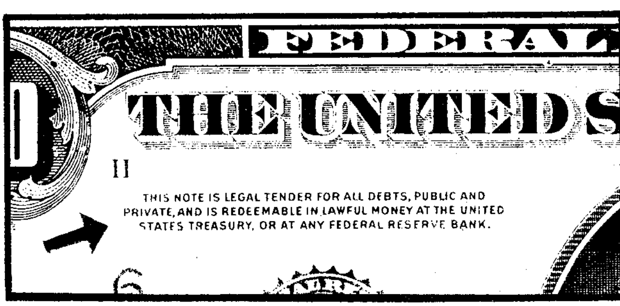
THIS PAPER MONEY COULD BE REDEEMED FOR *ONE DOLLAR'S WORTH OF SILVER* UNTIL DISCONTINUED IN 1968 BY 31 USC 405(a)-3.



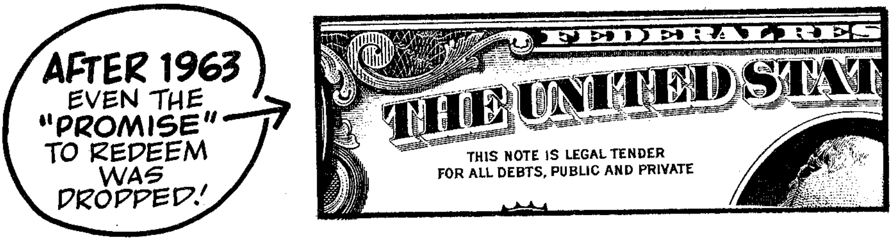
"MONEY of ACCOUNT of the U.S."...... FEDERAL STATUTE SAYS THAT "DOLLARS" ARE "THE MONEY OF ACCOUNT OF THE U.S... AND ALL ACCOUNTS IN THE PUBLIC OFFICES AND...COURTS SHALL BE KEPT IN CONFORMITY TO THIS RULE."..(31 USC 371) AND "LAWFUL MONEY" MEANS "GOLD AND SILVER COIN OF THE U.S." (12 USC 152)

COUNTERFEIT DOLLARS.....

BEFORE 1963 FEDERAL RESERVE NOTES MADE A *PRETENSE* TO BE REDEEMABLE IN "LAWFUL MONEY" EVEN THOUGH REDEMPTION STOPPED IN 1933.



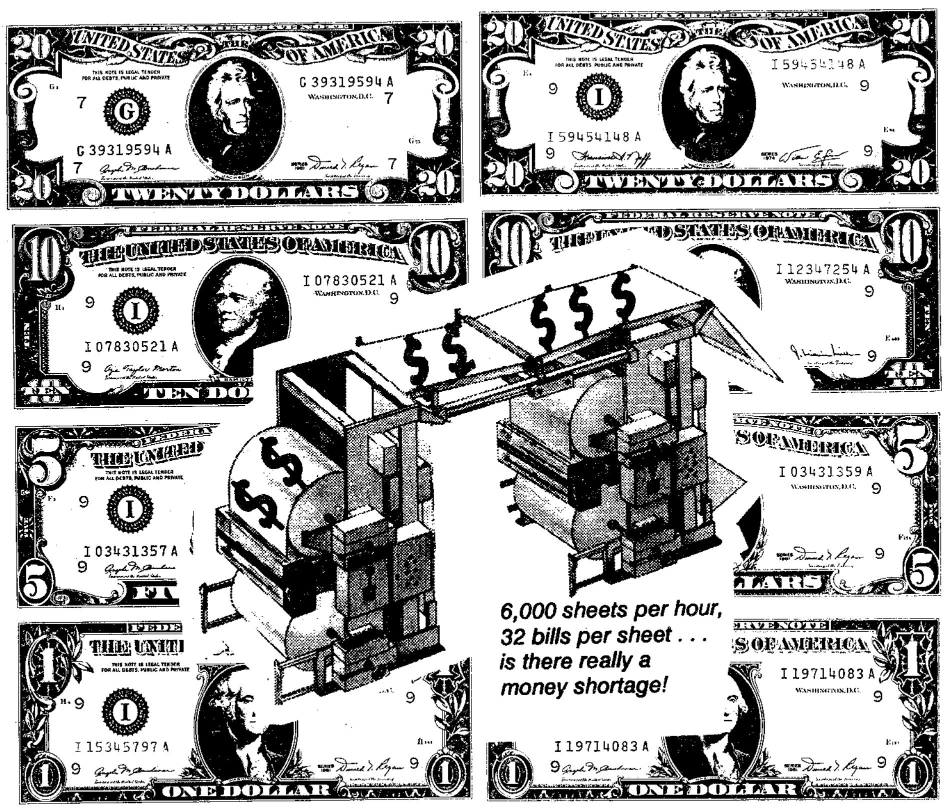
"FUNNY" MONEY MATURES



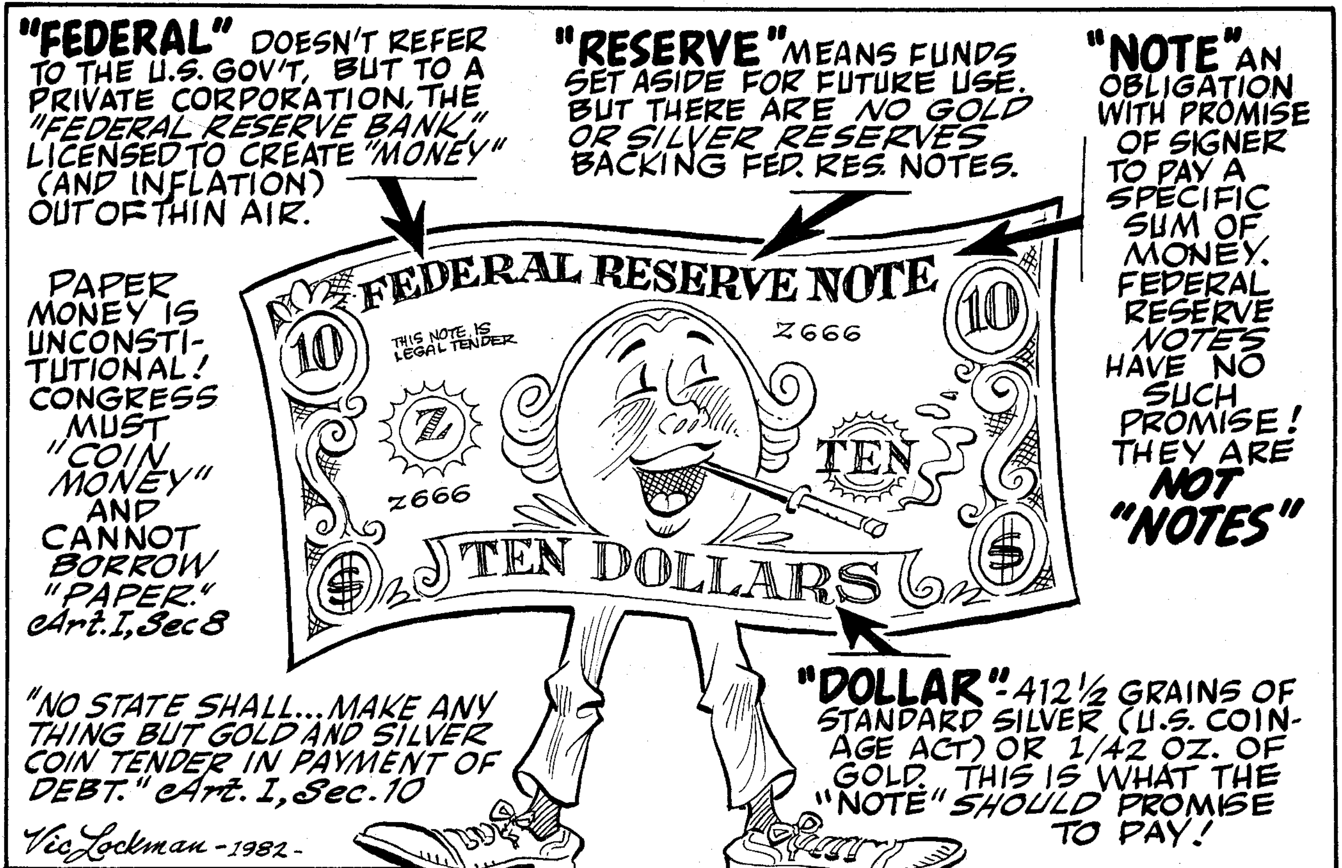
BUT ART. I, SEC. 10 OF THE U.S. CONSTITUTION STILL UPHOLDS THE GOLD AND SILVER STANDARD (ALSO 12 USC 152) AND NON REDEEMABLE FEDERAL RESERVE NOTES HAVE NOT BEEN LEGALIZED AS "THE MONEY OF ACCOUNT OF THE U.S." (31 USC 371)

TODAY'S FEDERAL RESERVE NOTES ARE <u>COUNTERFEIT</u> DOLLARS!

Specimen *Only* for Educational Purposes *Only*



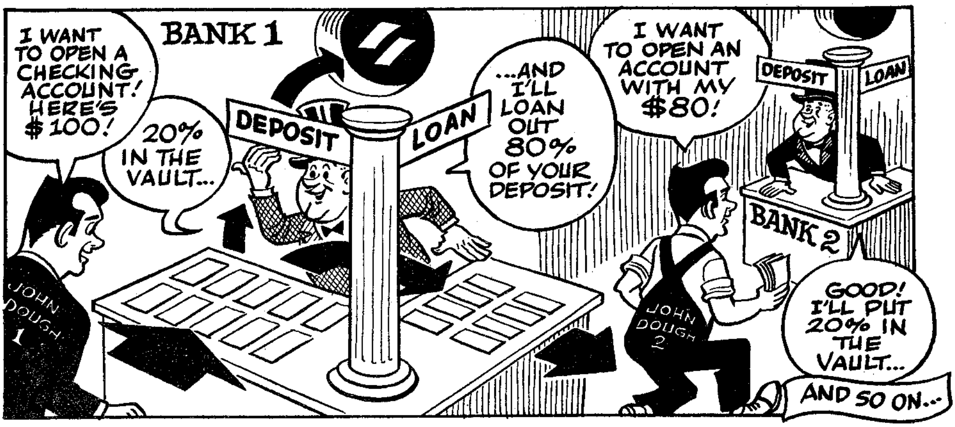
These Bills, 1, 5, 10, 20, 50 or 100 are sold to the Private Bankers for approximately 1¢ each. We citizens then must pay face value Plus Interest for this money.

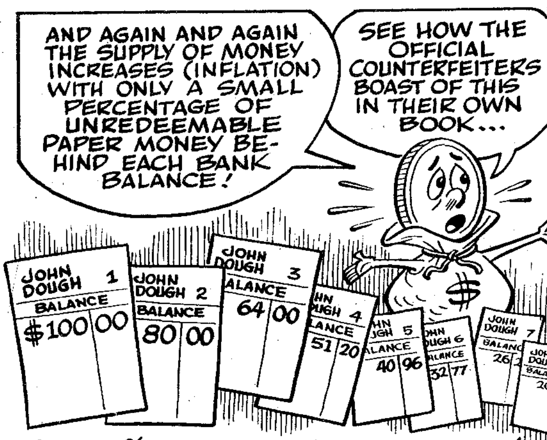


WORLD'S BIGGEST LIAR

FRACTIONAL RESERVE BANKING

HERE'S HOW OUR GOVERNMENT, THROUGH THE FEDERAL RESERVE SYSTEM, CAUSES INFLATION BY CREATING "CHECKBOOK MONEY" OUT OF THIN AIR...





MULTIPLYING CAPACITY OF RESERVE MONEY THROUGH BANK TRANSACTIONS[1]
(In dollars)

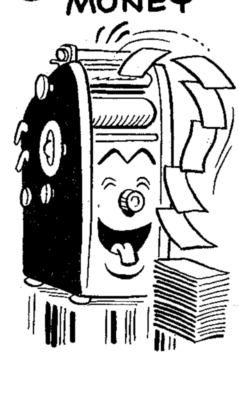
Transactions	Deposited in checking accounts	Lent	Set aside as reserves
Bank 1	100.00	80.00	20.00
2	80.00	64.00	16.00
3	64.00	51.20	12.80
4	51.20	40.96	10.24
5	40.96	32.77	8.19
6	32.77	26.22	6.55
7	26.22	20.98	5.24
8	20.98	16.78	4.20
9	16.78	13.42	3.36
10	13.42	10.74	2.68
Total for 10 banks	446.33	357.07	89.26
Additional banks	53.67	[2] 42.93	[2] 10.74
Grand total, all banks	500.00	400.00	100.00

The commercial banks as a whole can create money only if additional reserves are made available to them. The Federal Reserve System is the only instrumentality endowed by law with discretionary power to create (or extinguish) the money that serves as bank reserves or as the public's pocket cash. Thus, the ultimate capability for expanding or reducing the economy's supply of money rests with the Federal Reserve.

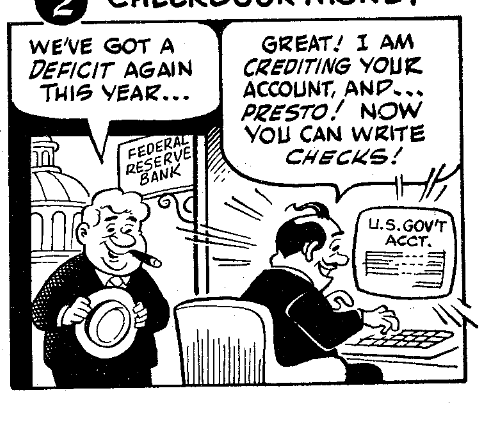
"THE FEDERAL RESERVE SYSTEM, PURPOSES & FUNCTIONS" PP. 73-75

AND SO, THE FEDERAL RESERVE BANK DOES A DOUBLE SCAM: PRINTING PRESS "MONEY" AND CHECKBOOK "MONEY," WITH THE LATTER ACCOUNTING FOR ABOUT 80% OF OUR "MONEY"...THE COMPUTER-ENTRY OF BALANCES ON ACCOUNTS... "MAGIC MONEY!"

1 PRINTING PRESS MONEY



2 "CHECKBOOK MONEY"



International Iniquity

MONEY MONOPOLY SECURED

IN THE 1970'S HUNDREDS OF BANKS, UNHAPPY WITH THE FEDERAL RESERVE SYSTEM, WITHDREW FROM IT, UNTIL 60% OF ALL BANKS IN AMERICA WERE OUTSIDE THE SYSTEM.

THEREFORE, CONGRESS PASSED THE *MONETARY CONTROL ACT OF 1980* WHICH BRINGS *ALL* U.S. DEPOSITORY INSTITUTIONS UNDER THE AUTHORITY OF THE FEDERAL RESERVE. THE ACT ALSO EXPANDS THE DEFINITION OF COLLATERAL FOR FEDERAL RESERVE CREDIT AND FEDERAL RESERVE NOTES IN CIRCULATION.

HENCE, ALL MORTGAGED PROPERTY IS THE COLLATERAL BASIS FOR THE FEDERAL RESERVE BANK TO EXPAND ITS VOLUME OF UNBACKED CURRENCY AND CHECKBOOK MONEY OUT OF THIN AIR.

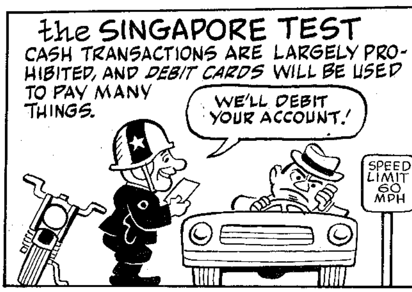


THE INTERNATIONAL CASHLESS SOCIETY

ULTIMATELY THE INTERNATIONAL BANKERS COVET A WORLDWIDE *"CASHLESS SOCIETY* WHERE NOBODY CAN DEMAND CASH AT THE BANK TELLER'S WINDOW. ONLY 1/2 OF 1% OF ALL EXISTING COINS AND CURRENCY IS HELD BY BANKS, AND FDIC FUNDS COVER ONLY 1% OF ITS OBLIGATIONS.

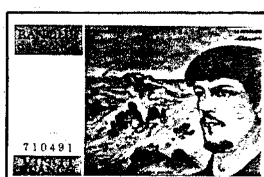


TRILATERALISTS ARE THE POWER-ELITE OF THE U.S., EUROPE & JAPAN. NATIONAL CURRENCIES ARE A HINDRANCE TO THEIR DREAMS OF DOMINION IN A UNIFIED WORLD MONETARY SYSTEM.

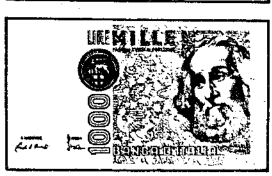


THE *new* EUROPEAN CURRENCY

THE EUROPEAN COMMUNITY OF NATIONS ALREADY HAS *NEW CURRENCY*...MULTICOLORED AND WITH AN IMBEDDED METALLIC THREAD FOR DETECTION PURPOSES. NOTICE THAT THEY EACH HAVE A WIDE BLANK AREA ON THE LEFT SIDE. HELD UP TO LIGHT, A WATERMARK CAN BE SEEN IN THIS AREA. BUT THIS OPEN SPACE MAY ALSO HAVE *ANOTHER* PURPOSE ...POSSIBLY IT IS RESERVED FOR THE BANK'S STAMP TO COORDINATE ITS EXCHANGE RATE WITH THE SOON TO BE ISSUED *NEW UNITED STATES CURRENCY!*







new UNITED STATES CURRENCY



THIS OLD "FRAUD" SO-CALLED BECAUSE IT CANNOT BE REDEEMED, IS ABOUT TO BE REPLACED BY A *new* "FRAUD." FOR SEVERAL YEARS THIS HAS BEEN RUMORED, BUT IS NOW CONFIRMED BY THE U.S. TREASURY!

1. *THE TIME MAY BE DRAWING NEAR FOR THE RECALL OF ALL FEDERAL RESERVE NOTES AND THE ISSUANCE OF A NEW CURRENCY!*

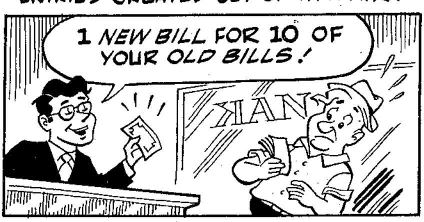
2. *BASIC DESIGN THE SAME EXCEPT FOR MICROPRINTING OF THE DENOMINATION ON A SMALL POLYESTER STRIP AND "THE UNITED STATES OF AMERICA" MICROPRINTED AROUND THE PORTRAIT.*

THIS MAY BE AN INTERIM STAGE TO AN *ENTIRELY NEW* CURRENCY OF PASTEL SHADES, DIFFERENT BASIC COLORS FOR THE VARIOUS DENOMINATIONS. WHILE A CONGRESSMAN, RON PAUL REPORTED SEEING SUCH CURRENCY IN A VAULT!

WHY *new* MONEY FOR THE U.S.?

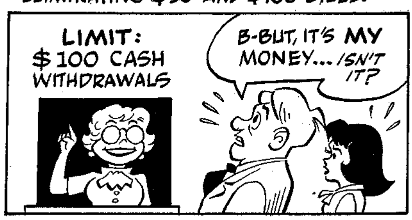
1 TO LIQUEFY DISTRESSED U.S. BANKS

A CURRENCY CHANGE WILL LIKELY BE A ***DEVALUATION!*** REMEMBER, BANKS HAVE PRACTICALLY ***NO CASH*** ON HAND...JUST *BOOKKEEPING* ENTRIES CREATED *OUT OF THIN AIR!*



2 A STEP TOWARD A "CASH-LESS" SOCIETY

...BY FORCING EVERYBODY INTO BANKING AT TURN-IN TIME OF THE OLD MONEY AND ELIMINATING $50 AND $100 BILLS.



SOME INSTITUTIONS NOW HAVE DAILY CASH LIMITS.

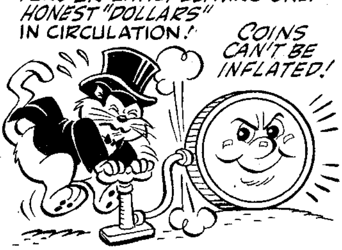
3

NEW "PAPER MONEY" FOR THE U.S. COULD VERY WELL BE A STEP IN THE DIRECTION OF MERGING THE U.S. INTO A *GLOBAL MONETARY SYSTEM!* IT WILL ACCUSTOM US TO CHANGE AND THE "WORLD" STYLE OF CURRENCY!

A BIBLE DIRECTED ECONOMY CANNOT BE INFLATED!

LET'S BE 100% HONEST...

REPEAL *THE FEDERAL RESERVE ACT* AND *LEGAL TENDER LAWS,* LEAVING ONLY *HONEST "DOLLARS"* IN CIRCULATION!



100% LOANS

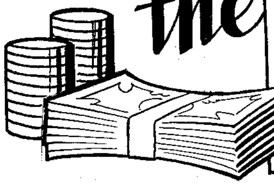
...NOT 900% MORE THAN REAL RESERVES!



GOLD *and* SILVER REIGN WHEN PAPER FAILS

GOD'S BLESSING ON A DEBT FREE ECONOMY

"THE LORD SHALL OPEN UNTO THEE HIS GOOD TREASURE ...HEAVEN TO GIVE RAIN... BLESS ALL THE WORK OF THINE HAND: AND THOU SHALT LEND UNTO MANY NATIONS, AND THOU SHALT NOT BORROW."
DEUT. 28:12



the BIBLE and DEBT

The Bible condemns all forms of dishonesty

ANY KIND OF IRREDEEMABLE BANK NOTES, FRACTIONAL RESERVE BANKING, AND CLAD OR BASE METAL COINS, FALL UNDER THE HEADING OF *FALSE WEIGHTS AND MEASURES."* AFTER ALL, *REAL DOLLARS* ARE SPECIFIED *WEIGHTS OF SILVER AND GOLD...NOT PIECES OF PAPER!*

LEV. 19:35-37; DEUT. 25:13-15; PROV. 16:11; 20:10, 23; EZEK. 45:10-12

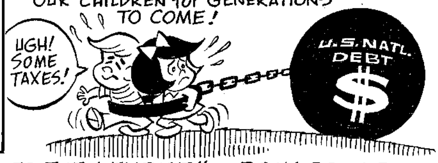
BIBLICAL DEBT LIMITATION

THE SABBATIC YEAR RELEASE
DEUT. 15:1-18
(1) "AT THE END OF EVERY SEVEN YEARS THOU SHALT MAKE A RELEASE.
(2) AND THIS IS THE MANNER OF THE RELEASE: EVERY CREDITOR THAT LENDETH OUGHT UNTO HIS NEIGHBOR SHALL RELEASE IT; HE SHALL NOT EXACT IT OF HIS NEIGHBOR, OR OF HIS BROTHER; BECAUSE IT IS CALLED THE LORD'S RELEASE."

THE YEAR OF JUBILEE AND THE LAW OF THE LAND
SEE LEVITICUS 25:8...

BIBLICAL LAW, BY ITS LIMIT OF DEBT TO SIX YEARS, PROTECTS MEN FROM BECOMING HOPELESSLY INDEBTED FOR LIFE AND ENSLAVED FINANCIALLY TO OTHERS!

TODAY'S SOCIETY SUFFERS AT ALL LEVELS FROM A **DEBT ORIENTED** WAY OF LIFE! THE U.S. GOV'T'S DEBT TO THE BANKING SYSTEM HAS ENSLAVED OUR CHILDREN for GENERATIONS TO COME!



"THE BORROWER IS SERVANT TO THE LENDER!"... *PROV. 22:7B*

NO MULTIPLE DEBT

EXODUS 22:25-27
"IF THOU LEND MONEY TO ANY OF MY PEOPLE THAT IS POOR BY THEE, THOU SHALT NOT BE TO HIM AS AN USURER, NEITHER SHALT THOU LAY UPON HIM USURY. IF THOU AT ALL TAKE THY NEIGHBOR'S RAIMENT TO PLEDGE, THOU SHALT DELIVER IT UNTO HIM BY THAT THE SUN GOETH DOWN: FOR THAT IS HIS COVERING ONLY, IT IS HIS RAIMENT FOR HIS SKIN, WHEREIN SHALL HE SLEEP? (ALSO SEE PROV. 19:17)

"UNTO A STRANGER (UNBELIEVER) THOU MAYEST LEND UPON USURY." *DEUT. 23:20*

PRINCIPLES TAUGHT

1. **LOCAL LOAN:** DEBTER IS KNOWN.
2. **NO INTEREST** (USURY) ON A CHARITABLE LOAN TO A BELIEVER. (ALSO SEE DEUT. 23:19)
3. **COLLATERAL:** BY ITS NATURE, RAIMENT, HE IS QUITE POOR...PERHAPS HAVING SOLD ALL ELSE.
   (1.) RAIMENT MUST BE RETURNED TO OWNER WHEN REALLY NEEDED, IN THE COOL OF THE NIGHT.
   (2.) RAIMENT IS OF NO USE TO LENDER AND CAN'T BE SOLD.
   (3.) DAILY HOLDING OF COLLATERAL DISCOURAGES BORROWING AND PREVENTS SAME ITEM FROM SECURING MORE THAN 1 LOAN AT A TIME!

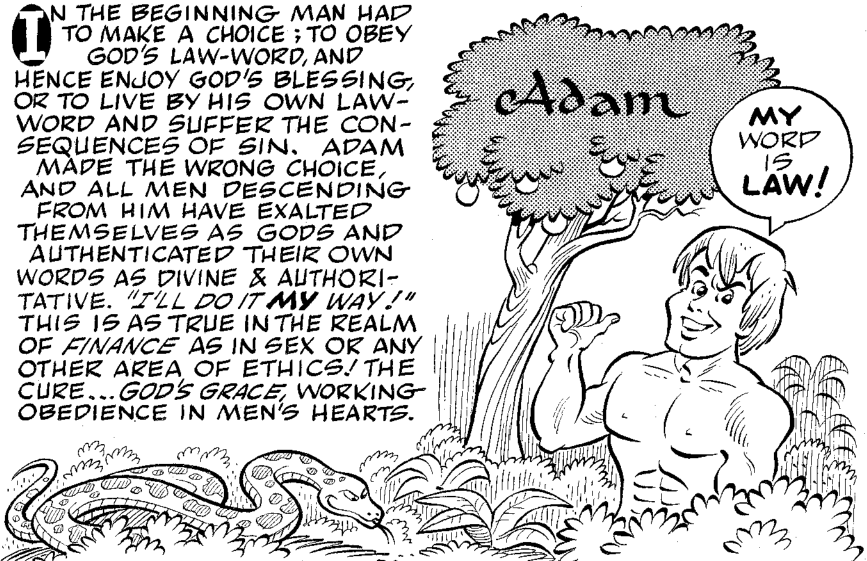
COLLATERAL CAN SECURE ONLY **ONE** LOAN AT A TIME!

THUS, FRACTIONAL RESERVE BANKING IS FORBIDDEN! YET ONE MORE GIGANTIC PROBLEM NEEDS TO BE ADDRESSED... ***USURY*** *OR* ***INTEREST!***

GOD'S LAW-WORD OR MAN'S LAW-WORD

THIS IS A CHOICE THAT ALL MEN MUST MAKE, AND THERE IS NO NEUTRAL OR MIDDLE GROUND. GOD'S LAW CANNOT BE CO-MINGLED WITH MAN'S LAW!

IN THE BEGINNING MAN HAD TO MAKE A CHOICE; TO OBEY GOD'S LAW-WORD, AND HENCE ENJOY GOD'S BLESSING, OR TO LIVE BY HIS OWN LAW-WORD AND SUFFER THE CONSEQUENCES OF SIN. ADAM MADE THE WRONG CHOICE, AND ALL MEN DESCENDING FROM HIM HAVE EXALTED THEMSELVES AS GODS AND AUTHENTICATED THEIR OWN WORDS AS DIVINE & AUTHORITATIVE. *"I'LL DO IT* ***MY*** *WAY!"* THIS IS AS TRUE IN THE REALM OF *FINANCE* AS IN SEX OR ANY OTHER AREA OF ETHICS! THE CURE... *GOD'S GRACE,* WORKING OBEDIENCE IN MEN'S HEARTS.



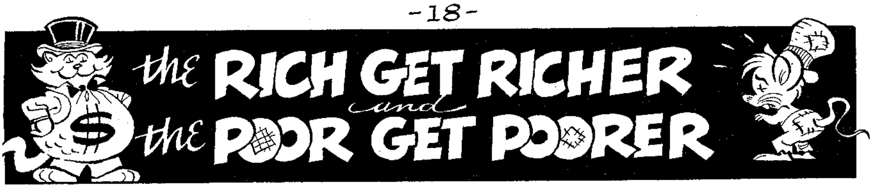
"YE SHALL BE AS GODS, KNOWING GOOD AND EVIL!"
Genesis 3:5



BY THE TIME OF BABEL, THE GOD-MAN ADAMIC PHILOSOPHY WAS WELL WORKED OUT, AND A VAST POPULATION THEN ATTEMPTED TO ESTABLISH THEIR HUMANISTIC DREAM OF SELF DEIFICATION AND RULE BY ERECTING A TOWER, SYMBOLIC OF THEIR AMBITION!

"LET US BUILD US A CITY AND A TOWER, WHOSE TOP MAY REACH UNTO HEAVEN; AND LET US MAKE US A NAME...
Genesis 11:4

BUT GOD ABORTED THE PROJECT BY CONFOUNDING THEIR LANGUAGE AND SCATTERING THEM... DECENTRALIZING THEIR POWER AND INFLUENCE!



> *"The borrower becomes the lender's slave."*
> *Proverbs 22:7*

THE HISTORY OF LENDING FROM ANCIENT TIMES FOLLOWS THIS PATTERN

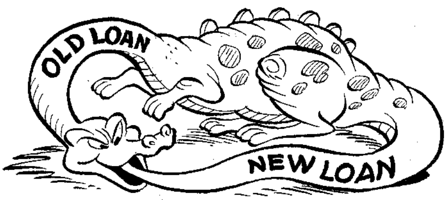
1. MAN BORROWS GRAIN, MONEY, ETC., AND COLLATERAL IS HELD BY THE LENDER.
2. THE REPAYMENT PLUS INTEREST (USURY) WORKS IMMEDIATE HARDSHIP.
3. MAN MAKES A NEW LOAN TO PAY OFF THE OLD LOAN.
4. THE GREATER BITE OF INTEREST (USURY) WORKS GREATER HARDSHIP.
5. THE LENDER FORECLOSES, AND THE BORROWER'S COLLATERAL IS FORFEITED OR HIS FREEDOM IS LOST.



THE FAT "NO SWEAT" CLASS

THE BIBLE TEACHES THAT MAN IS TO LIVE "BY THE SWEAT OF HIS BROW!" *Genesis 3:19*

LENDERS (INTEREST OR USURY TAKERS) LIVE BY THE SWEAT OF ***OTHER*** MEN!



INTEREST, FOR THE VICTIM, IS LIKE A DRAGON FEEDING UPON ITSELF!

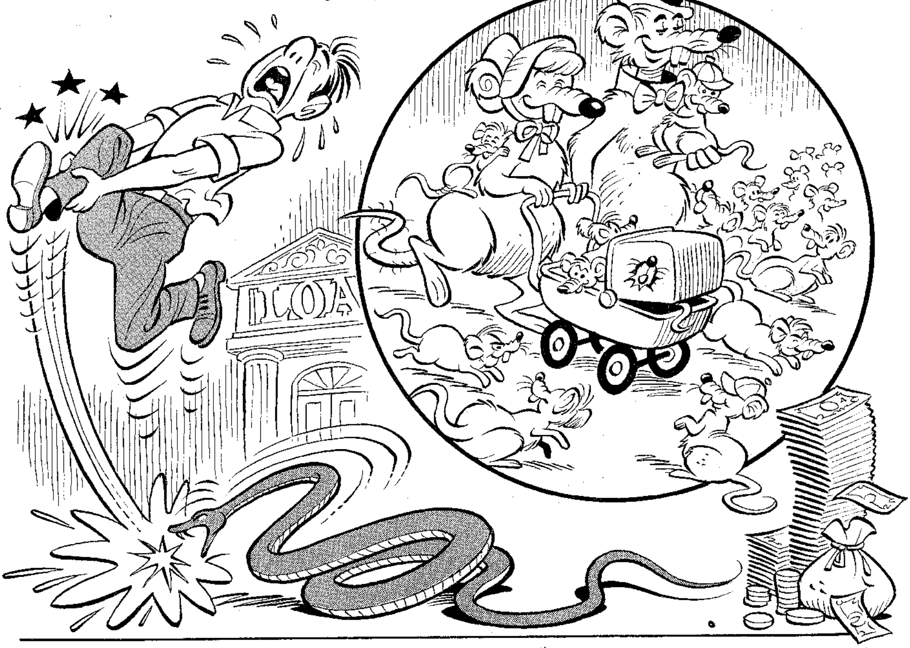
USURY = SNAKEBITE

TWO OLD TESTAMENT (HEBREW) WORDS USED FOR THE SAME PRACTICE...

EZEKIEL 18:13 SPEAKS OF THE ONE WHO...
"HATH GIVEN FORTH UPON ***USURY,*** *AND HATH TAKEN* ***INCREASE:*** *SHALL HE THEN LIVE? HE SHALL NOT LIVE: HE HATH DONE ALL THESE ABOMINATIONS; HE SHALL SURELY DIE; HIS BLOOD SHALL BE UPON HIM."*

HEBREW: ***NESHEK*** FROM *NASHAK: TO STRIKE WITH A STING (AS A SERPENT; SEE NUMBERS 21:8, 9);* FIGURATIVE: *TO OPPRESS WITH INTEREST ON A LOAN.*

HEBREW: ***TARBUWTH:*** *MULTIPLICATION, PROGENY (OFFSPRING)*



KJV: "USURY"; NASV: "INTEREST" EXCEPT HABAKKUK 2:7, "RISE UP"

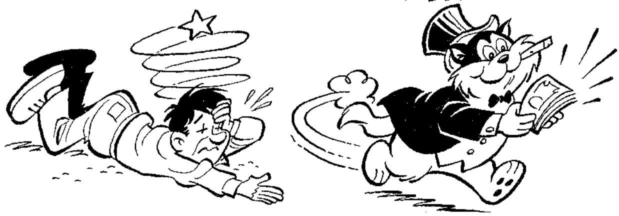
USURY IS FORBIDDEN!

...AND USURY IS INTEREST

WHILE MODERN MAN DEFINES "USURY" AS EXCESSIVE INTEREST, THE BIBLE MAKES NO SUCH DISTINCTION. *"USURY ORIGINALLY SIGNIFIED WHAT IS NOW CALLED INTEREST, OR SIMPLY A COMPENSATION FOR THE USE OF MONEY... USURY IN THE SCRIPTURES IS WHAT WE CALL INTEREST."*[1] FOR CHRISTIANS, THE BIBLE IS THE FINAL AUTHORITY!

*"TAKE NO **USURY** OF HIM OR **INCREASE** BUT FEAR GOD; THAT THY BROTHER MAY LIVE WITH THEE."* Lev. 25:36

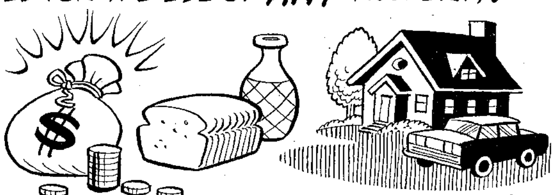
THE ***NEGATIVE*** EFFECT ON THE BORROWER — THE ***ENRICHMENT*** OF THE LENDER



TWO SIDES OF THE COIN

USURY: A FEE CHARGED FOR THE USE OF ***ANY*** PROPERTY!

"THOU SHALT NOT LEND UPON USURY TO THY BROTHER; USURY OF MONEY; USURY OF VICTUALS; USURY OF ANY THING THAT IS LENT UPON USURY." Deut. 23:19



MONEY... FOOD... ***ANYTHING!***

Bible texts on "Usury"

THE RIGHTEOUS MAN IS NOT A USURER

"LORD, WHO SHALL ABIDE IN THY TABERNACLE?...HE THAT PUTTETH NOT OUT HIS MONEY TO USURY..." Psalm 15:5 (Also Ezek. 18:8,13,17

LEND, DON'T BORROW

"...AND THOU SHALT LEND TO MANY NATIONS, BUT THOU SHALT NOT BORROW." Deut. 15:6

"OWE NO MAN ANY THING, BUT TO LOVE ONE ANOTHER." Ro. 13:8

FOREIGNERS

Deut. 23:19,20 Lev. 24:22
Exodus 23:9
Lev. 25:35-37

1% INTEREST FORBIDDEN

Nehemiah 5:7-11

LISTED AMONG SERIOUS CRIMES

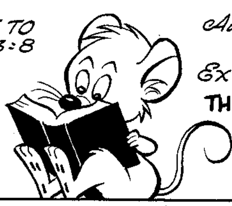
(OF JERUSALEM) "IN THEE HAVE THEY TAKEN GIFTS TO SHED BLOOD; THOU HAST TAKEN USURY AND INCREASE, AND THOU HAST GREEDILY GAINED OF THY NEIGHBORS BY EXTORTION, AND HAST FORGOTTEN ME, SAITH THE LORD." Ezekiel 22:12
Also Proverbs 28:8

THE POOR

Ex. 22:25; Lev. 25:35-37

THE PARABLE OF THE TALENTS

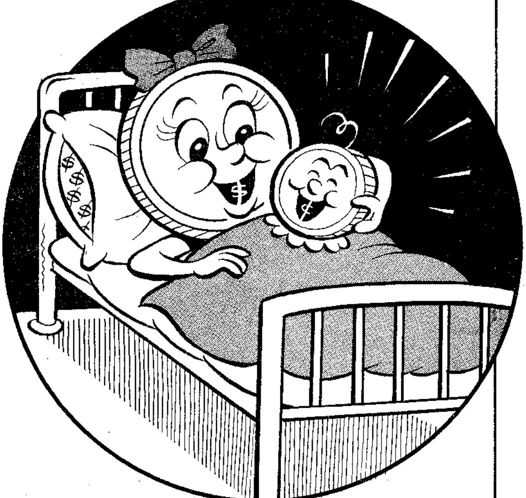
Matthew 25:14-30
Luke 19:11-27



1. NOAH WEBSTER, ed. THE HOLY BIBLE (1833; GRAND RAPIDS; BAKER, 1987) p. VII

USURY = BIRTH

"THOU OUGHTEST THEREFORE TO HAVE PUT MY MONEY TO THE EXCHANGERS, AND THEN AT MY COMING I SHOULD HAVE RECEIVED MINE OWN WITH **USURY**."
Matthew 25:27



TOKOS

THE NEW TESTAMENT USES ONLY ***ONE*** GREEK WORD, "*TOKOS*," FOR INTEREST OR USURY. "TOKOS" MEANS "*BIRTH*" OR "*BRINGING FORTH*." "*WHEN MORE MONEY IS REPAID THAN WAS LOANED, IT WAS DESCRIBED BY THE METAPHOR THAT MONEY* ***GAVE BIRTH*** *TO MORE MONEY*."[1] AND SO, INTEREST OR USURY IS AN ***INCREASE*** OF THE THING LOANED!

GARY NORTH MISTAKENLY CLAIMS THAT TOKOS "*DOESN'T MEAN USURY IN THE GREEK; IT MEANS 'INTEREST.' THERE IS A DIFFERENCE BETWEEN USURY AND INTEREST.*"[2] BUT WE'VE ALREADY SEEN THAT "TOKOS" LITERALLY MEANS "BIRTH." "INTEREST" & "USURY" ARE MERELY WORDS INTRODUCED BY TRANSLATORS THAT REFLECT THEIR PREJUDICE AND NOT THE LITERAL MEANING OF "TOKOS."

FURTHER JESUS CHRIST IS CALLED THE "FIRSTBORN" (*PROTOTOKOS*) IN SCRIPTURE (*COL:1:15*). CHRIST IS NOT THE "FIRST-**INTEREST**" WE MUST LET THE BIBLE SPEAK FOR ITSELF!

the USURER'S MINDSET



1. *S.C. MOONEY, USURY, DESTROYER OF NATIONS (WARSAW, OHIO, THEOPOLIS, 1988) p. 6*
2. *GARY NORTH, HONEST MONEY (FT. WORTH: DOMINION PRESS & NASHVILLE: THOMAS NELSON, 1986) p. 70*

the PARABLE of the TALENTS

Matthew 25:14-30 Luke 19:11-27

THOSE FAVORING INTEREST-TAKING USE THIS PARABLE TO JUSTIFY THEIR POSITION, CLAIMING THAT CHRIST APPROVES OF LOANING AT INTEREST, THUS OVERTURNING ANY OLD TESTAMENT PROHIBITIONS. BUT A CAREFUL READING OF THE TEXT SHOWS OTHERWISE! PARABLES ARE STORIES, THAT IN A DIFFERENT FRAME OF REFERENCE, EXPLAIN SOME BASIC TRUTH!

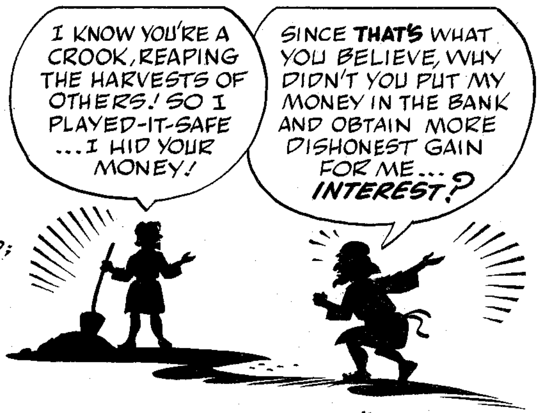
BIBLE EXPOSITORS GENERALLY AGREE THAT THIS PARABLE TEACHES THESE MAIN POINTS...

1. **THE CHARACTERS**
   A. THE MASTER IS *THE LORD*
   B. THE SERVANTS ARE HIS APPARENT FOLLOWERS
2. **OBJECT LESSON:** FAITHFUL STEWARDSHIP

*PLEASE READ THE ENTIRE PARABLE IN YOUR **BIBLE** BEFORE GOING ON!*

Summary

THE KINGDOM of HEAVEN IS COMPARED TO A MAN WHO PUT HIS SERVANTS IN CHARGE OF HIS WEALTH WHILE HE WAS AWAY. THEY ALL DOUBLED WHAT THEY HAD EXCEPT THE SERVANT WITH ONE TALENT WHO BURIED IT FOR SAFEKEEPING. THE PRODUCERS ARE REWARDED; THE WICKED AND SLOTHFUL SERVANT IS SCOLDED AND SUFFERS LOSS! NOTE THAT HE CALLED HIS MASTER (THE LORD) A THIEF! IT IS PARAPHRASED HERE FOR CLARITY •▶•▶•▶



"OUT OF THINE OWN MOUTH WILL I JUDGE THEE"... *Luke 19:22*

The Boxer and his Trainer

HERE IS ANOTHER PARABLE, ILLUSTRATING IN THE SETTING OF THE BOXING RING, HOW A WICKED AND SLOTHFUL BOXER MIGHT TALK TO HIS TRAINER AFTER FAILING TO PERFORM AND LOSING THE FIGHT •▶•▶•▶



THE SERVANT PROVED BY HIS ACTIONS THAT HE REALLY DIDN'T BELIEVE HIS MASTER WAS COVETOUS & DISHONEST AND WOULD WANT TO TAKE INTEREST!

NO USURY to the POOR

"IF THOU LEND MONEY TO ANY OF MY PEOPLE THAT IS POOR BY THEE, THOU SHALT NOT BE TO HIM AS AN USURER, NEITHER SHALT THOU LAY UPON HIM USURY."
Exodus 22:25

TO PROHIBIT TAKING INTEREST FROM THE POOR IN NO WAY IMPLIES LEGITIMACY OF CHARGING INTEREST TO THE RICH OR MIDDLE CLASS ANY MORE THAN IMPOSITION OF THE DEATH PENALTY RESCINDS THE LAW AGAINST MURDER. *THEN WHY ARE THE POOR MENTIONED?* BECAUSE THEY ARE THE MOST LIKELY TO BE IN NEED OF FOOD OR MONEY. SOCIETY AS A WHOLE WAS NOT DEBT ORIENTED IN ANCIENT ISRAEL AS OURS IS TODAY!

A Pet Parable

WHEN A MOTHER FORBIDS HER CHILD TO PULL THE **CAT'S** TAIL, SHE IS **NOT** IMPLYING THAT IT IS PERMISSIBLE TO PULL THE **DOG'S** TAIL!



Widows and Fatherless Children



IN THE SAME CONTEXT AS THE PROHIBITION ON TAKING INTEREST FROM THE POOR IS A PROHIBITION ON *TROUBLING WIDOWS AND FATHERLESS CHILDREN!* (*Exodus 22:22*) MAY WE INFER FROM THIS THAT IT IS ALRIGHT TO *TROUBLE MARRIED WOMEN AND CHILDREN HAVING FATHERS?* OBVIOUSLY *NOT!*

*LOGICALLY, IF A VIEW IS **NOT** EXPLICITLY STATED IT **CANNOT** BE INFERRED FROM WHAT **IS** STATED EXPLICITLY!**

*THE SUBJECT UNDER DISCUSSION IN SUCH PASSAGES IS "HOW SHOULD WE TREAT THE POOR?" SINCE THERE IS BUT **ONE** LAW FOR ALL MEN (LEV. 24:22; NU. 15:16), THE POOR ARE TO BE TREATED NO DIFFERENTLY THAN OTHERS. HENCE, INTEREST ON LOANS MAY NOT BE CHARGED TO THEM!*

---

* *THE LOGICAL FALLACY OF "NON SEQUITUR"*

INTEREST to FOREIGNERS

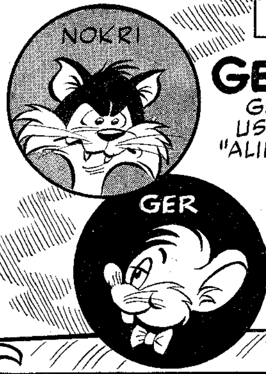
"YE SHALL HAVE ONE MANNER OF LAW, AS WELL FOR THE STRANGER, AS FOR ONE OF YOUR OWN COUNTRY: FOR I AM THE LORD YOUR GOD." *Lev. 24:22*

"UNTO A **STRANGER** THOU MAYEST LEND UPON USURY: BUT UNTO THY BROTHER THOU SHALT NOT LEND UPON USURY..." *Deut. 23:20*

RIGHTLY UNDERSTOOD ◀◀◀ THIS IS ***NOT*** A *DOUBLE STANDARD!* RATHER IT IS A SPECIAL *WAR TIME* MEASURE, AN ECONOMIC METHOD OF SUBDUING THE ENEMY!

"ALSO THOU SHALT NOT OPPRESS A STRANGER: FOR YE KNOW THE HEART OF A STRANGER, SEEING YE WERE **STRANGERS** IN THE LAND OF EGYPT." *Ex. 23:9*

NOKRI (HEBREW); FROM NOKER..."MISFORTUNE" OR "CALAMITY." ("ADULTERESS" IN *Proverbs 2:16; 6:24*) THESE WERE THE DETESTABLE CAANANITES WHOM ISRAEL WAS COMMANDED TO DRIVE OUT OF THE PROMISED LAND.



GER (HEBREW); FROM GUR... TO "SOJOURN," USUALLY TRANSLATED "ALIEN"; ALSO "SOJOURNER" AND "STRANGER." THE "GER" WERE COMPATIBLE FOREIGNERS, NOT AT ALL LIKE THE WICKED "NOKRI"!



IT IS IN THE *SECOND* GIVING OF THE LAW (*Deuteronomy*), WHEN ISRAEL WAS INVADING CAANAN AND COMMANDED BY GOD TO TOTALLY ANNIHILATE THE NOKRI (DETESTABLE STRANGERS), THAT PERMISSION WAS GIVEN TO EXACT INTEREST FROM THEM.



THE CAANANITES WERE UNDER GOD'S *JUDGMENT*...THEY WERE TO SUFFER DEATH AND DESTRUCTION. EVEN ANIMALS HAVING DIED OF DISEASE COULD BE SOLD TO THEM FOR FOOD, A FOOD ISRAELITES WERE FORBIDDEN TO EAT (*Deut. 14:21*). AND SO, ***INTEREST*** IS BUT ANOTHER INFLICTION OF PUNISHMENT (IT'S BAD) ON A CURSED PEOPLE! *INVADE! KILL! TAKE THE LAND! SELL THEM BAD MEAT! COLLECT **INTEREST** FROM THEM! THIS IS THE LANGUAGE OF **WARFARE!***



EXCUSES EXCUSES EXCUSES

Q: WITHOUT INTEREST **WHO WOULD LOAN?**

A: *A BROTHER! EVEN USURERS LEND AT NO INTEREST TO FAMILY AND CLOSE FRIENDS!* AND *CHRISTIANS* ARE *COMMANDED* TO LOAN TO POOR BRETHREN (*Deut. 15:7,8*).



BUT WITHOUT *INTEREST* WOULDN'T OUR ECONOMY BE RUINED & PROGRESS STOP?



AN ECONOMY WITH VERY LIMITED INTEREST-FREE DEBT IS A STABLE AND HEALTHY ONE!

BUT ISN'T INTEREST NEEDED TO COMPENSATE FOR.. **RISK?**

WHILE ALL OF LIFE IS FULL OF "RISK," CHRISTIANS CAN FACE EACH NEW DAY CONFIDENTLY AND PRAYERFULLY IN AN OBEDIENT STANCE, KNOWING THAT THEIR FUTURE IS IN THE HANDS OF THE GOD WHO CREATED, DIRECTS, AND SUSTAINS THEM (*Psalm 31:15*)





USURERS CLAIM THEY NEED INTEREST TO MAKE UP FOR *INFLATION* IN THE FUTURE, BUT THEY NEVER OFFER TO *REDUCE* A DEBT BECAUSE OF *DEFLATION!* BOTH *INFLATION AND USURY* ARE EVIL AND NEED TO BE EXPOSED! *INFLATION DOESN'T CAUSE USURY... COVETOUSNESS DOES!*

CHARITABLE *vs.* COMMERCIAL LOANS

THE CLAIM THAT GOD FORBIDS EXACTING INTEREST FROM THE POOR ONLY, AND THAT BUSINESS LOANS MAY BE INTEREST BEARING, IS UNFOUNDED. ACCORDING TO THE BIBLE **ALL** LOANS SHOULD ARISE FROM **LOVE** FOR ONE'S BROTHER! MOST LOANS DON'T FALL IN EITHER EXTREME. CONSIDER HOMEOWNER LOANS, AUTO, CREDIT CARD DEBT, VACATION LOANS; AND WHAT ABOUT INTEREST ON THE NATIONAL DEBT?

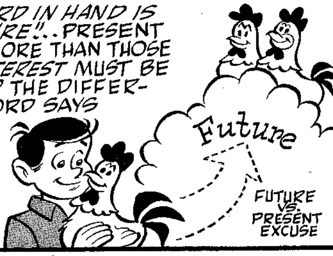


the **POOR** ⟵ The Great Gulf Between ⟶ **BUSINESS**

* *"INFLATION" OF THE MONEY SUPPLY IS EXPLAINED ON PAGES 20-24*

FUTURE vs. PRESENT GOODS
(THE TIME-PREFERENCE EXCUSE FOR USURY)

THIS VIEW SAYS *"A BIRD IN HAND IS WORTH 2 IN THE FUTURE!"*..PRESENT GOODS ARE WORTH MORE THAN THOSE IN THE FUTURE, SO *INTEREST* MUST BE CHARGED TO MAKE-UP THE DIFFERENCE! BUT GOD'S WORD SAYS *FUTURE* TREASURE IS *SO VALUABLE* THAT A MAN WILL GIVE ALL HE HAS *NOW* TO OBTAIN IT! (Mat. 13:44-46)



RENT



THIS IS AN ***EXCHANGE***; LABOR OR TANGIBLES LIKE MONEY, ETC., UNLIKE USURY IT IS ***NOT*** *REPAYMENT IN* ***KIND!***

MISUNDERSTOOD BIBLE PASSAGES

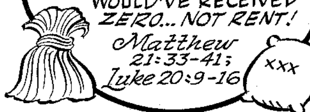
WAGES

ARE *NOT RENT OF LABOR!* WAGES ARE AN EXCHANGE OF LABOR FOR MONEY OR OTHER GOODS. Deut. 24:15; Mt. 20:1,2



SHARE CROPPING IS A PARTNERSHIP!

THE LANDOWNER CAME BACK FOR *HIS SHARE* OF THE HARVEST... *NOT RENT!* HAD THE CROP FAILED, HE WOULD'VE RECEIVED *ZERO... NOT RENT!* Matthew 21:33-41; Luke 20:9-16

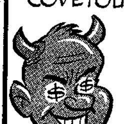


IF YOU LOAN ANYTHING TO YOUR BROTHER YOU ARE *NOT* ENTITLED TO INTEREST... ONLY *UPKEEP AND REPLACEMENT COSTS.* Exodus 22:12,14

The Year of Jubilee
Lev. 25:13-16

GOD GAVE THE VARIOUS ISRAELITE TRIBES AN INHERITANCE IN PARCELS OF LAND... *PERMANENTLY!* FOR A PRICE, HOWEVER, ONE COULD ALLOW OTHERS TO OCCUPY AND SHARE CROP IT! BUT EVERY 50th YEAR ISRAELITES HAD TO RETURN TO THEIR LAND AND SETTLE-UP FINANCIALLY WITH THE SHARE CROPPERS...*"FOR IT IS A NUMBER OF CROPS HE IS SELLING YOU."* (Lev. 25:16b) THE LAND WAS NOT SOLD OR RENTED! ONLY *THE HARVESTS* WERE SOLD!

SLAVE-OWNERS, ACCORDING TO BIBLICAL LAW, HAD TO GIVE THEIR SLAVES A SABBATH DAY'S REST WEEKLY, BUT THE COVETOUS USURER GIVES NO REST... HE TAKES USURY FROM HIS NEIGHBORS *EVERY DAY!*





BUT IF I CAN'T STEAL BY USURY, HOW CAN I LIVE?

Answer.. by the sweat of your brow!

the SAVER HAS MANY OPTIONS FOR PROFIT-MAKING WITHOUT TAKING USURY!

- GO INTO BUSINESS/PARTNERSHIP
- INVEST IN STOCKS (OWNERSHIP)
- BUY AND SELL REAL ESTATE OR OTHER TANGIBLES

(SELL EXISTING RENTALS TO TENANTS & REINVEST IN NON-USURIOUS ENTERPRISES.)

"OWE NO MAN ANY THING, BUT TO LOVE ONE ANOTHER: FOR HE THAT LOVETH ANOTHER HATH FULFILLED THE LAW...THOU SHALT NOT STEAL....THOU SHALT NOT COVET...LOVE WORKETH NO ILL TO HIS NEIGHBOR..." Romans 13:8-10



SUGGESTED READING: *USURY, DESTROYER OF NATIONS* by S.C. MOONEY (248 PAGES PB)

GOD'S LAW

"Thou shalt not steal" Ex. 20:15

the 8th Commandment

BECAUSE MODERN DAY BANKERS (AND THEIR POLITICIAN-ACCOMPLICES) AND A HOST OF PETTY USURERS DON'T TOTE A GUN, THE AVERAGE UNWARY CITIZEN FAILS TO PERCEIVE THE FRAUD THAT IS PRACTICED. *FRACTIONAL RESERVE BANKING AND USURY ARE SOPHISTICATED FORMS OF THEFT!* AND GOD CONDEMNS ALL MANNER OF DISHONEST GAIN (EX. 22:1-13, LEV. 6:1-5), WHILE ALLOWING US A VERY BROAD SPECTRUM OF FREEDOM TO EXERCISE DOMINION (GEN. 1:26-28) THROUGH ACQUIRING LAND & NATURAL RESOURCES AND GOODS BY DISCOVERY, PRODUCTION, AND TRADE.



A MORE HONEST CROOK, BECAUSE HE'S EASILY RECOGNIZED!

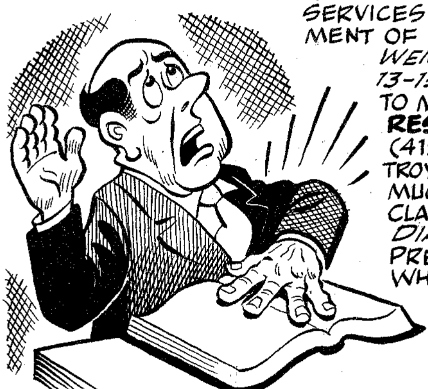
God's Law on Theft

THEFT	EX. 22, PROV. 6:30,31 LEV. 6:1-7 LUKE 19:8,9	**LABOR LAWS**	LEV. 19:13; JAMES 5:4 JER. 22:13; I TIM. 5:18
FRAUD	LEV. 19:13 JER. 17:11 MARK 10:19 I. CO. 6:8	**BYSTANDER**	DEUT. 22:1-4 PS. 50:18; PR. 24:11,12
LAND	PSALM 24:1 DEUT. 19:14 LEV. 25:1-17 PROV. 23:10	**MISC. LIABILITY**	EXODUS 22:5:15
USURY	EX. 22:25-27 LEV. 25:35-38 DEUT. 23:19,20 LUKE 19:23	**SLAVERY**	EXODUS 21:16; I CO. 7:23 DEUT. 23:15,16; 24:7
IMPARTIALITY	EXODUS 30:15	**ROBBING GOD**	MALACHI 3:8-12 LEVITICUS 27:30
FALSE MEASURES	LEV. 19:35-37 DEUT. 25:13-15 EZEK. 45:10-12 PROVERBS 16:11; 20:10,23 ISAIAH 1:22		

Thou shalt not bear false witness

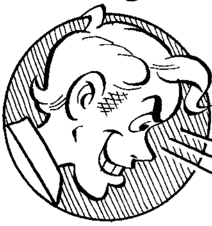
The Ninth Commandment ~ Exodus 20:16

IN MATTERS OF FRAUD, THIS COMMANDMENT HAS SPECIAL RELEVANCE. OUR LORD, WHO IS TRUTH INCARNATE, REQUIRES ABSOLUTE TRUTHFULNESS IN HOW WE REPRESENT OUR GOODS AND SERVICES TO ONE ANOTHER. THE REQUIREMENT OF *"JUST BALANCES"* AND *"JUST WEIGHTS"* (*LEV. 19:35, 36; DEUT. 25:13-15*) APPLIES QUITE APPROPRIATELY TO MONEY. ANY CLAIM THAT A **FEDERAL RESERVE NOTE** IS A **"DOLLAR"** (412.5 GRAINS OF STANDARD SILVER TROY WEIGHT OF 1/42nd OZ. GOLD) IS AS MUCH A FALSE REPRESENTATION AS CLAIMING THAT A *GLASS BEAD* IS A *DIAMOND!* IN FACT, TEACHERS, PREACHERS, BANKERS, AND OTHERS WHO JUSTIFY USURY, ARE AT THE VERY LEAST, *"PARTNERS WITH THIEVES"* (*Psalm 15:5*) AND *VIOLATORS* OF THE NINTH COMMANDMENT!



Thou shalt not covet

The 10th Commandment
Exodus 20:17



TO COVET IS TO DESIRE TO GAIN THE PROPERTY OF OTHERS BY UNLAWFUL MEANS! THE COMMANDMENT IS ALL ENCOMPASSING, INCLUDING THE WIVES AND SERVANTS OF OTHERS!

COVETOUSNESS IS THE SEED OF EVIL DESIRE IN THE HEART, THAT IF UNCHECKED, GROWS INTO VERBAL FORM, THE 9th COMMANDMENT, AND FINALLY BLOSSOMS INTO FULL-FLEDGED **THEFT**, THE 8th COMMANDMENT!



Covetous thoughts are the evil eggs that can hatch into great birds of prey!

The continuing validity of God's law

IN THE SERMON ON THE MOUNT CHRIST MADE IT VERY CLEAR THAT GOD'S LAW WOULD BE VALID THROUGHOUT EARTH'S HISTORY...

ST. MATTHEW 5

17 ¶ Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil.
18 For verily I say unto you, Till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled.
19 Whosoever therefore shall break one of these least commandments, and shall teach men so, he shall be called the least in the kingdom of heaven: but whosoever shall do and teach *them*, the same shall be called great in the kingdom of heaven.

"DESTROY" (GK: καταλῦσαι) MEANS "ANNUL," "INVALIDATE," OR "REPEAL"
PHYSICAL: DESTROY AN EXISTING BUILDING
FIGURATIVE: ABOLISH A SYSTEM



CHRIST DID NOT COME TO UNDO THE WILL OF GOD AS EXPRESSED IN THE LAW AND PROPHETS.

"FULFIL" MEANS **"CONFIRM," "SET,"** OR **"ESTABLISH"** IN THE BIBLE

"FULFIL" (GK: πληρόω) IS BETTER TRANSLATED "CONFIRM," "SET," OR "ESTABLISH"

CHRIST REAFFIRMED THE LAW & PROPHETS AT THE ADVENT OF THE NEW COVENANT

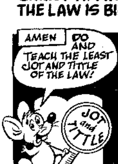


PAUL SAYS HE WAS MADE A MINISTER "TO FULFIL THE WORD OF GOD." Col. 1:25 HE MEANS HE HAD ESTABLISHED THE GOSPEL IN THE AREA!



SEE Romans 15:19, 20

CHRIST AFFIRMED THAT EVERY DETAIL OF THE LAW IS BINDING in the GOSPEL AGE!



Luke 16:10, 17
Mat. 24:35
Deut 4:2; 12:28



"THE LAW OF GOD HE (CHRIST) ESTABLISHED & CONFIRMED ...OUR KING HAS NOT COME TO ABROGATE THE LAW BUT TO CONFIRM AND REASSERT IT!" Spurgeon

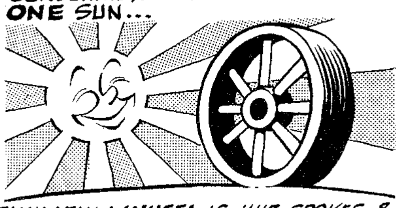
the TRINITY and SOCIETY

OLD TESTAMENT

"THE LORD IS **ONE**" *Deut. 6:4; 4:35, 39*
"GOD SAID, LET **US** MAKE MAN IN **OUR** IMAGE" *Genesis 1:26* *Also Gen. 11:7*
"THE **ANGEL OF HIS PRESENCE** SAVED THEM" *Is. 63:9*
"DO HOMAGE TO THE **SON**" *Psalm 2:13*
"THE **SPIRIT** OF THE LORD IS UPON ME" *Isaiah 61:1; 4:35, 39* *Also Genesis 1:2*

the Trinity

THE TRI-UNE GOD IS LIKE THE *SUN, SUNBEAMS, & SOLAR HEAT*...YET ALL **ONE** SUN...



SIMILARLY A **WHEEL** IS *HUB, SPOKES, & RIM*...ALL **ONE** WHEEL, HAVING **1** PURPOSE WITH *SPECIFIC FUNCTIONS* TO EACH PART!

NEW TESTAMENT

"HE IS **ONE**" *Mk. 12:32*
"GO THEREFORE AND MAKE DISCIPLES OF ALL NATIONS, BAPTIZING THEM IN THE NAME OF THE **FATHER** AND THE **SON** AND THE **HOLY SPIRIT**"... *Matthew 28:19*
ALSO...
JESUS' BAPTISM... *Luke 3:21-22*
the BENEDICTION of *II Corinthians 13:14*

THERE IS A UNITY AND A DIVERSITY TO GOD!

the INNER RELATIONSHIP of the THREE PERSONS of the TRINITY

THE THREE PERSONS OF THE TRINITY SUBSIST IN THE WHOLE DIVINE ESSENCE, AND EQUALLY POSSESS ALL THE DIVINE PROPERTIES OF THE GODHEAD. ALL ARE EQUALLY INFINITE, ETERNAL, IMMUTABLE, ALMIGHTY, WISE, & GOOD. ALL 3... LIVE AND ACT...ON THE SAME PLANE OF THE INFINITELY PERFECT BEING OF GOD!

PG. 151 "REFORMED DOGMATICS" by HERMAN HOEKSEMA



THE **TRIUNE GOD** IS THE *ETERNAL* ***ONE-AND-MANY*** AS DISTINCT FROM THE TEMPORAL ONE-AND-MANY. IN GOD THE ONE-AND-MANY ARE **EQUALLY ULTIMATE!** UNITY IN GOD IS NO MORE FUNDAMENTAL THAN DIVERSITY AND DIVERSITY NO MORE FUNDAMENTAL THAN UNITY! ALL ASPECTS OF CREATION ARE EQUALLY CREATED AND NO *ONE* ASPECT IS MORE REAL OR ULTIMATE THAN ANOTHER. *R. Rushdoony*

the TRINITY COMPARED TO A CORPORATION

WITHIN A CORPORATION THERE IS A SPECIAL BUILT-IN *RELATIONSHIP* BETWEEN ITS VARIOUS DEPARTMENTS WHEREBY THEY ALL INTERACT WITH A COMMON PURPOSE, AND NO MATTER HOW MANY DEPTS., EXECUTIVES, AND STOCKHOLDERS EXIST THERE IS *ONLY* ***ONE*** *LEGAL CORPORATE IDENTITY!*



EVEN FROM OUTSIDE, WHEN THE PUBLIC DEALS WITH ITS ***VARIOUS*** DEPARTMENTS, ***ALL*** ARE RECOGNIZED BY THE ***ONE*** CORPORATE *NAME!*

NONE OF OUR ILLUSTRATIONS ARE, NOR CAN ANY COMPARISON BE, *PERFECT*, FOR *ONLY* IN THE *GODHEAD* ARE *UNITY AND DIVERSITY EQUALLY ULTIMATE!*

TEMPORAL UNITY and DIVERSITY

ONENESS AND DIFFERENCE CONFRONT US EVERYWHERE ...SNOWFLAKES, LEAVES, FINGERPRINTS, ETC.!



IT WOULD BE RIDICULOUS TO DENY SUCH UNITY AND DIVERSITY!

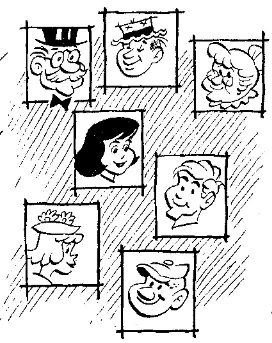
THOSE WHO FAIL TO GRASP THE *ONE-AND-MANY* PRINCIPLE OF THE TRINITY ARE BAFFLED AS TO WHERE **AUTHORITY** RESTS IN THE WORLD!



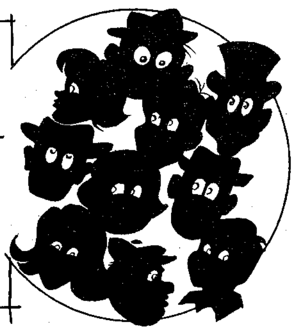
NEITHER SHOULD BE SUPREME IN AUTHORITY...RATHER AN *EQUAL BALANCE* OF ***AUTHORITY*** SUCH AS EXISTS *PERFECTLY* IN THE *TRINITY* SHOULD BE SOUGHT in the WORLD!

SOCIETY and MONEY

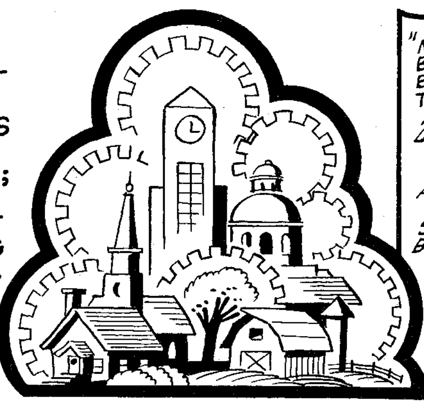
SOCIETY IS NOT SIMPLY A DIVERSITY OF INDIVIDUALS, EACH FREE TO CHOOSE WHATEVER THEY WISH FOR MONEY!



NOR IS SOCIETY A UNITY OF MEN, CONTRIBUTING AND DRAWING FROM A COMMON POOL OF WEALTH.



SOCIETY IS THE TOTAL ENVIRONMENT OF HUMAN RELATIONSHIPS IN WHICH MAN OPERATES; EACH SPHERE SEPARATE BUT INTERLOCKING WITH OTHERS, AND BEING RULED BY CERTAIN OF GOD'S LAWS!



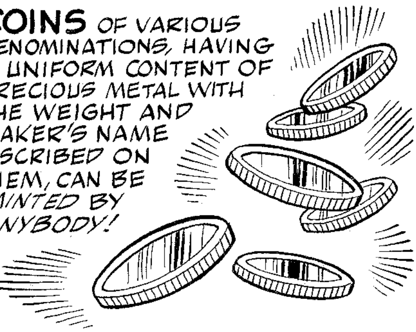
"MAN DOTH NOT LIVE BY BREAD ONLY, BUT BY EVERY WORD...OF THE LORD" *Dt. 8:3b*
ALL OF LIFE IS UNDER GOD'S LAW~ Exodus 20:1-17 Deut. 5:8-21
ALL SPHERES OF AN OBEDIENT SOCIETY WILL BE BLESSED by GOD.. Deut. 28:1-14
THE OBEDIENT NATION WILL BE EXALTED... Dt. 26:16-19 I Cor. 10:31

SOCIAL INSTITUTIONS ARE AN ASPECT OF GOD'S CREATION, AND LIKE MAN, CREATED IN GOD'S IMAGE, THEY ALSO BEAR THE STAMP OF HIS IMAGE IN THEIR UNITY AND DIVERSITY...THE ONE-AND-THE-MANY! AND SO, THERE IS A SOCIAL COHESIVENESS AMONG MEN IN WHOM GOD HAS CREATED AN INNATE ESTEEM OF PRECIOUS METALS...A GENERAL TRUST BY SOCIETY OF GOLD & SILVER AS MONEY!

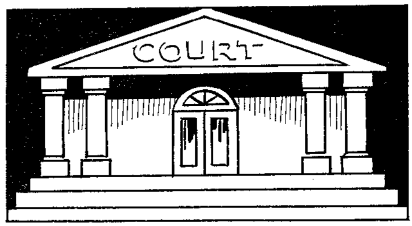
HONEST MONEY

WE'VE SEEN MUCH OF WHAT IS ***NOT*** HONEST MONEY, AND NOTED THAT *PRECIOUS METALS (GOLD AND SILVER)* QUALIFY AS THE BEST COMMODITIES FOR USE AS MONEY! HERE IS HOW IT WOULD WORK:

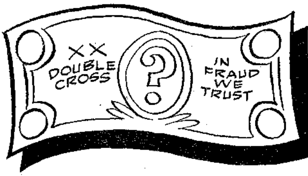
COINS OF VARIOUS DENOMINATIONS, HAVING A UNIFORM CONTENT OF PRECIOUS METAL WITH THE WEIGHT AND MAKER'S NAME INSCRIBED ON THEM, CAN BE *MINTED BY ANYBODY!*



FRAUD WOULD BE PROSECUTED IN THE COURTS WITH BIBLICAL RESTITUTION THE REMEDY (Ex. 22:1-4)



SYMBOLISM



"PAPER MONEY" ADVOCATES SAY THAT "PAPER MONEY" SYMBOLIZES THE CLAIM ITS BEARER HAS ON THE WEALTH OF *SOCIETY* AS A WHOLE OR ON THE *LAND* ITSELF. OTHERS SAY THAT "PAPER MONEY" REPRESENTS THE *DEBT* OF SOCIETY. WHEREAS *"HARD MONEY"* ADVOCATES SAY THAT *REDEEMABLE* "PAPER MONEY REPRESENTS *COINAGE OR BULLION* STORED IN THE VAULTS OF THE BANKS OR THE NATION. BUT IT HAS BEEN DEMONSTRATED EARLIER THAT NOTHING BUT *PRECIOUS METALS ALONE (GOLD AND SILVER)* FULFILL THE ROLE OF MONEY. WHEN THE FOUNDERS OF THE U.S.A. USED THE WORD "MONEY" IT WAS ALWAYS IN REFERENCE TO *COINAGE,* NOT *PAPER NOTES* OF ANY KIND.

GODLY SYMBOLISM

THE WORDS *"IN GOD WE TRUST,"* NOW APPEARING ON FRAUDULENT U.S. COINS AND FEDERAL RESERVE NOTES, WOULD BE APPROPRIATE ON GOLD AND SILVER COINS. AN IMAGE OF A *MAN,* IF NOT *IDOLATROUS,* IS NOT FITTING.

A SYMBOL OF THE **TRINITY** ACCOMPANIED BY A *SCRIPTURE* REFERENCE WOULD BE IDEAL. FOR IT IS *ONLY* IN THE *TRIUNE GOD OF THE BIBLE* THAT *UNITY AND DIVERSITY* ARE ABSOLUTE. AND ONLY BECAUSE MAN IS MADE IN *GOD'S IMAGE* DOES MAN HAVE A STRONG INNATE APPRECIATION AND YEARNING FOR HIS MAKER'S PRECIOUS CREATION, *GOLD AND SILVER!*

HONEST MONEY



The Biblical Doctrine of Love

THE BIBLICAL DEFINITION OF LOVE IS SIMPLE AND LAW ORIENTED:

"THOU SHALT NOT STEAL (ETC.)... LOVE WORKS NO ILL TO HIS NEIGHBOR...LOVE IS THE FULFILMENT OF THE LAW" (Romans 13:9,10)

WE HAVE SEEN THAT GOD'S LAW CLEARLY PROHIBITS THE TAKING OF USURY FROM ANYBODY IN OUR DAY, FOR IT IS A FORM OF *THEFT!* RATHER, WE ARE COMMANDED TO MAKE INTEREST FREE LOANS TO A BROTHER IN NEED. OF COURSE, THIS MEANS A *GENUINE* NEED, NOT GIFTS TO THE LAZY. CHRISTIANS ARE TO DO THIS OUT OF A LOVE FOR THEIR BRETHREN, BORN OUT OF THEIR LOVE FOR GOD WHO GIVES THEM THE POWER TO OBTAIN WEALTH *(Deut.8:18)*. WE HAVE *NO OPTIONS! "IF YOU LOVE ME, YOU WILL KEEP MY COMMANDMENTS,"* SAID OUR LORD *(John 14:15)*.

BUT THAT'S NOT ALL! GOD FURTHER SETS A *TIME LIMIT* FOR ALL LOANS. THEY ARE TO EXPIRE AT THE END OF SIX YEARS REGARDLESS OF THE BALANCE DUE *(Deut.15:1,2)*. THERE CAN BE NO PERPETUAL DEBT.

AS PREVIOUSLY NOTED, THE BIBLE KNOWS NO SUCH THING AS CONSUMER DEBT; ONLY LOANS OF *NECESSITY!* GOD'S ECONOMICS OF LOVE HAS NO ROOM FOR THE ENSLAVEMENT OF REVOLVING CHARGE ACCOUNTS OR LONG-TERM MORTGAGES. ONLY WICKED, UNREGENERATE MEN WANT TO ENSLAVE THEIR FELLOW MEN WITH DEBT AND USURY! *(Psalm 15:5)*

Let the interest you take in your brother be that of love!

Questions & Answers

Q: IS THERE A PLACE FOR BANKS IN A RIGHTEOUS ECONOMY?

A: NOT AS WE KNOW THEM TODAY. STOREHOUSES FOR SILVER AND GOLD BULLION & COINS PERFORM A VALUABLE SERVICE. CLIENTS OF SUCH "BANKS" PAY NOMINAL FEES FOR THE SAFEKEEPING OF THEIR MONEY AND VALUABLES. AN ADDITIONAL SERVICE IS THE SAFE TRANSPORT OF SUCH ITEMS FROM ONE LOCATION TO ANOTHER. BUT SUCH BUSINESSES WOULD NOT PAY USURY NOR MAKE LOANS OF MONEY ON DEPOSIT IN THEIR VAULTS. THEIR SOLE FUNCTION WOULD BE THAT OF *GUARDIANS OF WEALTH FOR A FEE!* IN FACT, SOME FACILITIES AS THIS ALREADY EXIST. THE DEMISE OF PRESENT-DAY BANKS AND SAVINGS & LOAN INSTITUTIONS ENGAGED IN USURY SHOULD BE THE OBJECTS OF OUR EFFORTS AND PRAYERS!

Q: THEN WOULD THERE BE NO LENDING INDUSTRY?

A: AGAIN, NOT AS WE KNOW IT TODAY. BUT CHRISTIANS AND OTHER PHILANTHROPISTS MAY WISH TO ESTABLISH *NON-USURIOUS* CHARITABLE INSTITUTIONS TO LEND MONEY AND OTHER THINGS TO THOSE WITH LEGITIMATE NEEDS. THE BORROWERS WOULD BE GIVEN UP TO SEVEN YEARS TO REPAY WITHOUT INTEREST. THERE WOULD HOWEVER BE COSTS TO THE BORROWER OF CERTAIN THINGS. *EXAMPLES:* ONE WHOM WE CALL A *"RENTER"* TODAY WOULD PAY UPKEEP COSTS ON BUILDINGS & LAND. THE BORROWER OF A CAR OR OTHER EQUIPMENT WOULD PAY FOR MAINTENANCE, REPAIRS, AND DEPRECIATION. THIS WAY THE LENDER GETS BACK EXACTLY WHAT HE LOANS... *NO MORE, NO LESS!*

Christ's Victorious Kingdom

"THY KINGDOM COME, THY WILL BE DONE IN EARTH, AS IT IS IN HEAVEN" (Mat.6:10). "ALL POWER IS GIVEN UNTO ME IN HEAVEN AND IN EARTH... GO YE THEREFORE, AND TEACH ALL NATIONS"...(Mat. 28:18-20)..."THE EARTH SHALL BE FULL OF THE KNOWLEDGE OF THE LORD, AS THE WATERS COVER THE SEA" (Isa.11:9). "IN THY SEED SHALL ALL THE NATIONS OF THE EARTH BE BLESSED" (Gen.22:18). HIS GOVERNM'T SHALL CONTINUE TO INCREASE (Isa.9:7)!

Westminster Teaching Materials

THE CATECHISM FOR YOUNG CHILDREN:

___ BOOK I; Q 1 thru Q 71 .... 1.75 ___
___ BOOK II; Q 72 thru Q 145 .... 1.75 ___
___ HOW SHALL WE WORSHIP GOD ?
Q 1 thru Q 39, FAMILY CATECHISM .... 1.75 ___
___ BIBLE BK. MEMORY CHART...2.00 EA. 3 OR MORE..1.50 ___
___ FORGOTTEN MINORITY, *EXCLUSIVE PSALMODY*.....3.00 ___
___ SPIRIT & TRUTH WORSHIP-50 for 9.00; 100 for 17.00.... ___
___ WESTMINSTER CONF. FAITH (OUTLINE)...100 for 6.00 ___
___ WESTMINSTER SHORTER CATECHISM with
CARTOONS (Q 1 thru Q 107; 140 PAGES)......19.95 ___

10 COPIES OR MORE AT 10% DISCOUNT 30 COPIES OR MORE AT 30% DISCOUNT
20 COPIES OR MORE AT 20% DISCOUNT 40 COPIES OR MORE AT 40% DISCOUNT

___ WORSHIP PRINCIPLE, *ELEMENTS & CIRCUMSTANCES* 3.00 ___

Other Titles

___ BIBLICAL ECONOMICS IN COMICS.................9.00 ___
___ DIETARY LAWS OF THE BIBLE.....................9.00 ___
___ GOD'S LAW FOR MODERN MAN.................. 6.00 ___
___ IN THESE LAST DAYS.......................... 6.00 ___
___ MONEY, BANKING, AND USURY...................4.00 ___
___ READING AND UNDERSTANDING THE BIBLE......6.00 ___
___ REVELATION, THE BOOK OF....................6.00 ___
___ SUPER BUG, THE GOSPEL IN THE WOODS......3.00 ___
___ WATER, WATER EVERYWHERE *(GREAT FLOOD)*...4.00 ___
___ WHO STOPPED THE CLOCK? *(70 WEEKS DAN. 9)*...3.00 ___

Drawing Books

___ BIG BOOK OF CARTOONING, BOOK I..............15.00 ___
___ BIG BOOK OF CARTOONING, BOOK II, ANIMALS...8.00 ___
___ CARTOONING for YOUNG CHILDREN, BOOK I.....7.00 ___
___ CARTOONING for YOUNG CHILDREN, BOOK II.....7.00 ___
___ MACHINES, BIG BOOK OF CARTOONING..........6.00 ___
___ MIRACLE ART, TRICK DRAWINGS...............6.00 ___

SUB TOTAL 1 .... ___
DISCOUNT *(AS PER OTHER SIDE)*....................... ___
SUB TOTAL 2 .... ___
SHIPPING/HANDLING *(BASE RATE ON SUB TOTAL 1)*..... ___
TOTAL.................................. [ ]

SHIPPING & HANDLING
ORDERS UP TO 20.00 ADD 2.00; OVER 20.00 ADD 10%; FOREIGN 20%
U.S. "DOLLARS" ONLY PLEASE!

VIC LOCKMAN, 233 ROGUE RIVER HWY #360, GRANTS PASS, OR. 97527